Broker Questions

Broker Renewal and Gap Questions

Use this list with your broker at renewal or when a large contractor sends insurance requirements.

Questions for Broker

Topic	Question for Broker	Why We Ask	Broker Answer	Follow-up Needed	Priority	Owner
Workers' Comp / Employer's Liability	What are our current Employer's Liability limits? Can they be increased to $2M if required?	Large contractors often request this.			High	Admin
CGL	Do we have blanket additional insured, waiver of subrogation, and primary/non-contributory endorsements?	These are the three most common contract wording requests.			High	Admin

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Aviation/UAS	Can aviation policy name customers as additional insured and provide waiver of subrogation?	Drone work must be supported by aviation coverage, not just CGL.			High	Admin
Aviation/UAS	Is our $2M aviation limit per occurrence only, or is there an aggregate?	Some contracts list both per occurrence and aggregate limits.			High	Admin
Auto	Does our auto policy include owned, hired, and non-owned auto?	Employees may use company, personal, or rented vehicles for work.			High	Admin
Umbrella	Quote $1M, $2M, $5M, and $10M umbrella/excess options. Which underlying policies can they sit over?	Lets leadership make ROI-based decision.			Medium	Leadership
Professional Liability / E&O	Quote E&O for drone mapping, stockpile volumes, data processing, and deliverable reports.	TDC increasingly sells data products, not just images.			High	Leadership
Cyber	Quote cyber liability for client portals, stored data, email compromise, and payment fraud.	Cyber exposure grows with portals, SaaS, and online deliverables.			Medium	Leadership/IT

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Inland Marine	Confirm covered equipment, deductibles, theft-from-vehicle limitations, and replacement cost terms.	Drones and sensors are mission-critical mobile assets.			High	Admin
Contract Review	When we receive customer insurance requirements, can broker review against our current coverage before we sign?	Prevents accidental breach and uninsured obligations.			High	Admin

How to Use

Use this page before renewal, before signing a large contractor agreement, or when a customer’s insurance exhibit includes terms that do not appear on the standard COI.

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