

Questions for your Insurance Agent

Named Insured _____

Policy Number _____ Effective Date _____

Insurance Company _____

Will Your Claim Be Covered?

	Yes	No
1. If this is an occurrence policy, was the insurance in effect at the time of the loss?	[]	[]
2. If this is a claims made policy, was the insurance in effect at the time of the claim?	[]	[]
3. Does the allegation trigger coverage?	[]	[]
4. Did the loss occur in the coverage territory?	[]	[]
5. Is the loss not excluded by the policy?	[]	[]
6. Is the entity being asked to pay an insured under the policy? *	[]	[]

***The definition of insured varies from policy to policy. The following is an overview of the entities named under various liability contracts:**

Union Liability: The Union and all natural persons who were, are, or become directors, trustees, officers, employees, committee members, shop stewards, volunteers, or business agents whether or not they are salaried, of the Union, solely in their capacities as such; or any other person acting on behalf of the Union or at the written direction of an officer or director of the Union.

Fiduciary Liability: Employee Benefit Plan(s), Trustees, Employees of the Plan (In some cases the Administrator may be insured.)

Commercial General Liability: Named Insured, Officers, Directors, Stockholders, Real Estate Managers, New Acquired Corporations, (sometimes employees)

Business Auto Policy: Named Insured, others using covered autos with permission (except: owner of auto, employee using own auto)

Employers Liability: Named Insured

Liquor Liability: Named Insured and employees.

Completed on

_____ **by** _____