



PROFESSIONAL INSURORS  
AGENCY, LLC

# When Should I Call My Insurance Broker/Agent?



It's Friday morning, we get a call from a client, "Hey I am closing on a building at 1pm today. Can we add that to my policy"? The answer is *maybe*. It depends on a lot of factors.

It's now Friday afternoon, we get another call from a client, "Hey we need a certificate of insurance for the new entity we formed to do concrete construction". Our first question is, "*What new entity?*"

Sometimes we are the last to know when you make a change to your business. In order to make sure we get you covered properly and at the best price, sometimes we need a few days or weeks to handle the request properly. We also like to help or give a bit of advice when we can. **So, when should you call us?**

## **BASIC REASONS**

- When you have an accident or claim.
  - When you lease or purchase a new asset (building, land, equipment, auto, etc).
  - When you sell an asset.
  - When you start a new type of work that you do not currently do.
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- When you form a new entity (no automatic coverage for new entities).
- When you sign a new contract for construction or services (please send us a copy).
- When you sign a new lease (please send us a copy).
- Add a new driver or remove a driver.
- I am moving to a new location.
- When you have an issue with billing or payments.
- Upgraded my property (new roof, wiring, plumbing, or renovation).
- Added a new partner to my business
- Entered a partnership with another business owner.
- Starting operations in another state.
- To set up a claims review on all my open claims.
- To review my insurance coverage or limits because my business is growing.
- What upgrades to my property may reduce my insurance cost?
- Thinking of bidding a large construction project.
- Before I sign a contract or lease.
- I am going to fire an employee and it might get messy.

Basically if you ever call your attorney, you should also ask yourself, "*Should I call my insurance broker/agent?*"

## **ADVANCED REASONS**

- When you are thinking of making a change to your business. We might even have some advice that will save you in the end.
- Need assistance with safety or risk management to reduce my exposure.
- My claim is moving slow.