Insurance Compliance Checklist

Quality Control

REVIEW DATE	REVIEWER	BUSINESS	BROKER / AGENT
____ / ____ / _____			

POLICY INVENTORY

- [ ] All policies identified and listed

Policy documents accessible and filed ☐ Yes ☐ Some Missing

Renewal dates calendared ☐ Yes ☐ Do Now

Certificates of insurance current ☐ Yes ☐ Expired

COVERAGE ADEQUACY

Property values reflect current replacement cost ☐ Yes ☐ Underinsured ☐ Review

Revenue figures updated for business interruption cover ☐ Yes ☐ Outdated

Liability limits adequate for business size ☐ Yes ☐ Review

All locations and operations covered ☐ Yes ☐ Gaps

New equipment or assets added to policy ☐ Yes ☐ Updates Needed ☐ N/A

Cyber liability cover in place ☐ Yes ☐ Consider ☐ N/A

POLICY CONDITIONS MET

Security requirements met (alarms, locks, CCTV) ☐ Yes ☐ Gaps

Fire protection maintained (sprinklers, alarms) ☐ Yes ☐ Overdue

	YES	GAPS
Maintenance requirements met	○	○
Record-keeping requirements met	○	○
Staff training requirements met	○	○

Health and safety inspections current ☐ Yes ☐ Overdue

CLAIMS & HISTORY

- [ ] Claims history reviewed

Open claims being managed ☐ Yes ☐ None Open

Lessons learned applied from past claims ☐ Yes ☐ Review

Claims notification procedures understood by staff ☐ Yes ☐ Brief Needed

THIRD-PARTY REQUIREMENTS

	YES	CHECK	N/A
Landlord insurance requirements met	○	○	○
Client/contract insurance requirements met	○	○	○

Go digital with Miratag

Skip the paper — fill checklists faster on the Miratag mobile app. Add photos, videos, notes and signatures. Track compliance in real time. Start free at miratag.com

This template is a general-purpose resource, not tailored to any specific jurisdiction. Each organisation must validate compliance with local regulations.

Scan to use it free

Subcontractor insurance verified ☐ Yes ☐ Gaps ☐ N/A

ACTIONS

Coverage changes needed

Condition compliance gaps to fix

Reviewer signature

Notes

Go digital with Miratag

Skip the paper — fill checklists faster on the Miratag mobile app. Add photos, videos, notes and signatures. Track compliance in real time. Start free at miratag.com

This template is a general-purpose resource, not tailored to any specific jurisdiction. Each organisation must validate compliance with local regulations.

Scan to use it free