COMMERCIAL PROPERTY

# Commercial Property Cover Checklist

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Run through these before your next renewal. Each one is a place we see Caribbean operators lose money at claim time.

- [ ] Sum insured set to full reinstatement value, not market value
- [ ] A professional valuation within the last three years
- [ ] Index-linked adjustment applied at this year's renewal
- [ ] Average clause reviewed and negotiated where the market allows
- [ ] Business interruption indemnity period of 24 to 36 months
- [ ] Catastrophe sub-limits checked against real exposure
- [ ] Windstorm cover for outbuildings, signage, and coastal structures
- [ ] Debris removal sub-limit tested against a major-storm scenario

*Draft resource for layout preview. This guidance is general and not a substitute for tailored advice from your broker.*