

# Coverage Gap Audit Checklist for Creative Freelancers

Use this checklist to assess gaps in your insurance coverage. Designed for U.S.-based freelance creatives (graphic designers, videographers, marketers, writers, etc.), this guide helps you uncover risks before they turn into claims.

## Workspace & Tools

- Do you own or lease office/studio space?
- Do you use personal devices for client work (laptop, camera, etc.)?
- Is your gear covered against theft, damage, or in-transit loss?
- → Missing? Consider: Business Property or Inland Marine Insurance

## Clients & Contracts

- Do you sign contracts without legal review?
- Are you liable for revisions, disputes, or delays?
- Do clients require a Certificate of Insurance (COI)?
- → Missing? Consider: General Liability + Errors & Omissions (E&O;) Coverage

## Digital Assets

- Do you store client data (files, footage, logins) on your devices or cloud?
- Are you protected against data breach or cyber extortion?
- Do you work with overseas clients or handle payments online?
- → Missing? Consider: Cyber Liability Insurance

## Content & Media

- Do you create or publish ads, videos, or branded materials?
- Are you covered for copyright, defamation, or IP issues?
- Have you ever used stock content with unclear licenses?
- → Missing? Consider: Media Liability Coverage

## Contracts & Legal Compliance

- Do you work under a business name or LLC?
- Do you understand indemnity clauses and jurisdiction risks?
- Are your contracts legally vetted?
- → Missing? Consider: Contract Review Services + Professional Indemnity Coverage

*Tip: Start with the top 2–3 risk areas most relevant to your creative services. Then explore quotes or coverage options with a licensed insurance advisor.*