

Insurance Planning Worksheet for Micro■Business Owners

Section 1: Revenue Tier

Select your annual business revenue:

- ☐ Under \$25,000
- ☐ \$25,000–\$75,000
- ☐ \$75,000–\$150,000
- ☐ Over \$150,000

Section 2: What Do You Rely On?

Check all that apply to your business:

- ☐ Laptop or desktop computer
- ☐ Business vehicle
- ☐ Website, domain, or online store
- ☐ Customer or client files
- ☐ Email list or social media accounts
- ☐ Inventory or business equipment
- ☐ Rented office or studio

Section 3: Common Risk Scenarios

Mark which risks could affect you, and whether you're currently covered.

Risk	Could This Affect You?	Are You Covered?
Client lawsuit for mistakes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cyber breach or hacked site	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Work-related car accident	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Customer injury at your premises	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Theft or property loss	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Privacy law fines (HIPAA/GDPR)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Use this worksheet to discuss your risks and gaps with a licensed insurance agent.

Print or save a copy for your records.