

FREE CHECKLIST · TENNESSEE

Small Business Insurance Checklist

Whether you run a one-person shop or a growing crew, this checklist helps you spot the risks that matter and the questions to bring to a coverage review. Tennessee workers' compensation rules are linked to the state's own pages.

Quick takeaway

- Most small businesses start with general liability, then add property, vehicles, and employee coverage as they grow.
- In Tennessee, most employers with five or more employees need workers' compensation, and construction employers generally need it with one or more.
- Contracts and leases often set your minimum insurance requirements.

Know your risks

- ☐ List what you own: equipment, tools, inventory, computers, and furniture.
- ☐ List where you work: your location, customer sites, or online.
- ☐ List what could go wrong: injuries to customers, damage to client property, mistakes in your advice, data breaches.
- ☐ Gather contracts and leases that list insurance requirements.

Coverages to review

- ☐ General liability or a business owner's policy (BOP).
- ☐ Commercial property and business income.
- ☐ Commercial auto, or hired and non-owned auto if employees drive their own cars.
- ☐ Workers' compensation.
- ☐ Professional liability (E&O) if you give advice or design work.
- ☐ Cyber liability if you store customer data or take card payments.
- ☐ Tools and equipment (inland marine) if gear leaves your shop.
- ☐ Commercial umbrella for higher limits.

Tennessee workers' comp check

- ☐ Count employees, including part-time workers and family members who work for you.
- ☐ Non-construction: most employers with 5 or more employees must carry it ([TN Dept. of Labor and Workforce Development](#)).
- ☐ Construction: employers with 1 or more employees must cover them ([TN construction rules](#)).

- ☐ Ask whether owner exemptions apply to you ([TN exemptions](#)).

Keep it current

- ☐ Review coverage at renewal and when you hire, buy equipment, or sign a big contract.
- ☐ Keep certificates of insurance from your subcontractors on file.
- ☐ Write down your claims number and agent contact.

Share this guide: <https://insuredwitheric.com/small-business-insurance-checklist/>

Questions? Contact Eric Henry · Call or text 615-808-1105 · eric@insuredwitheric.com · insuredwitheric.com

Eric Henry, licensed insurance producer, NPN 3953606 · Affiliated with Hutsonpillar Insurance. Coverage subject to policy terms and carrier approval.

Coverage descriptions are general information only; your policy documents determine actual coverage. Availability varies by carrier. This checklist is general educational information, not legal advice, and does not change any policy. Coverage is subject to underwriting and policy terms.