

Policy Reconstruction Checklist

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- External sources for policy copies
 - Domestic broker(s)
 - Surplus lines broker(s)
 - United Kingdom brokers
 - Insurance companies
 - If copies of policies are not available, request copies of any secondary evidence in their files regarding your policies, including copies of claims files and policy loss runs (whether in paper or electronic form).

- Internal sources for policies or secondary evidence of coverage
 - For policies, secondary evidence or leads to other sources of secondary evidence
 - Legal department
 - Human resources department
 - Engineering department
 - Purchasing department
 - Real estate department
 - Accounting department
 - For secondary evidence of coverage
 - Electronic data from offsite storage facilities (especially accounting department records, imaged records, etc.)

- External sources of secondary evidence of coverage
 - Additional insureds under your policies
 - Consultants
 - Claims adjustors
 - Outside counsel
 - Auditors
 - Government entities
 - Leasing companies
 - Financial institutions
 - Anyone else who may have required evidence of your insurance coverage

Remember that many insurance policies are standard-form documents used throughout the industry. Even if you cannot obtain a copy of the exact insurance policy(ies) you purchased, having your policy number and a copy of the current standard-form policy (generally available from brokers and attorneys specializing in insurance coverage) can provide some guidance as to your insurance coverage.