Before the sale, ask the broker

A conversation record — not a policy, certificate or coverage guarantee.

Company: _____ Agent: _____

Work state(s): _____ Sale / setup dates: _____

01 CLIENT BELONGINGS

What covers accidental damage to client contents in our care, custody or control?

Form / limit / deductible / exclusions: _____

02 EMPLOYEE THEFT

Does crime / fidelity wording cover client property? Which workers and proof requirements?

Form / limit / deductible / exclusions: _____

03 SALE-DAY HELPERS

Who counts as an employee, and how are state workers' compensation rules handled?

Form / limit / deductible / exclusions: _____

04 TRANSPORT & STORAGE

What covers loading, transit, unloading and off-site client goods? Which locations and limits?

Form / limit / deductible / exclusions: _____

05 DATES & ENDORSEMENTS

Do policy dates include setup and pickup? Does the client need an actual additional-insured endorsement?

Form / limit / deductible / exclusions: _____

UNRESOLVED BEFORE WORK STARTS

General information only. Ask a licensed insurance professional and the relevant state authority. Coverage depends on actual policy wording.
Sources: Texas Department of Insurance certificate FAQ (tdi.texas.gov/certificates/faq.html); Insureon care, custody and control guide. Researched November 14, 2026.