

Florida Business Insurance Conversation Prep Checklist

A timeless, educational checklist that helps Florida business owners organize the facts and questions to bring to a conversation with a licensed insurance agent; it does not provide legal advice, coverage determinations, or a promise of savings.



Prepared for **Resource Group Insurance**

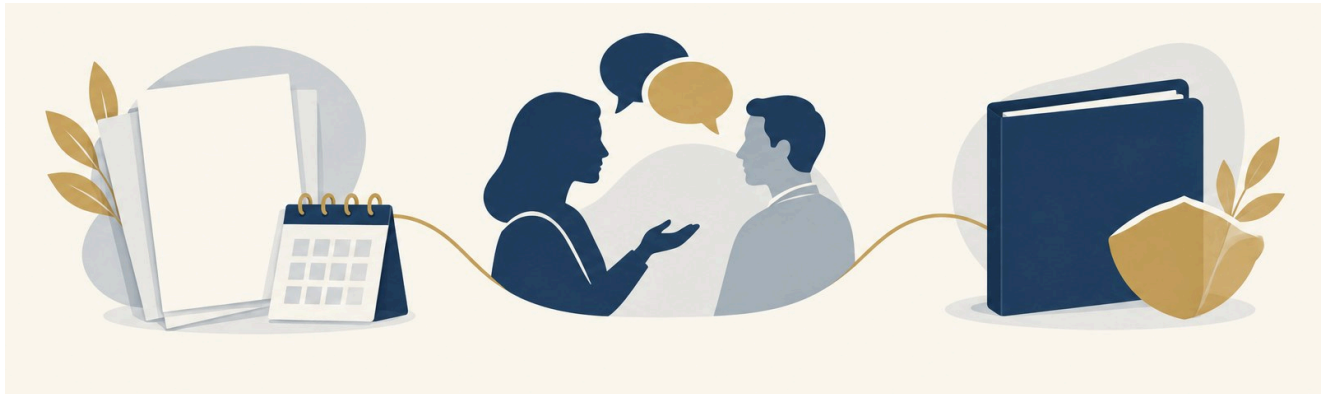
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1 Begin with a calm plan

Organize the facts that have changed, the policies or records you already have, and the questions you want to bring to a licensed insurance professional.

A helpful reminder. You do not need to know every insurance term before starting. A useful conversation can begin with what changed and what you want to protect or understand.



Gather

Discuss

Confirm

1.1 Prepare at your own pace

- ☐ List business operations, locations, equipment, vehicles, workforce, household, or property changes to discuss.
- ☐ Gather current policy documents and renewal notices without placing sensitive policy data in this guide.
- ☐ Identify the business, benefits, or personal insurance topics you want to understand.
- ☐ Write down coverage, limit, deductible, exclusion, and responsibility questions.
- ☐ Confirm individualized recommendations, availability, pricing, and policy terms with a licensed professional.

Preparation notes

2 Free information you can use

The short subjects below support both careful reading and quick scanning. Mark the topics that matter now, then return to the others when they become useful.

A Business Insurance Review: Questions to Bring to the Conversation

A plain-language worksheet for documenting operations, locations, equipment, employees, and planned changes so a business owner can have a more organized insurance discussion.

What a Business Owners Policy May Combine—and What May Need Separate Consideration

An educational overview of the property, liability, and business-interruption elements described on the official BOP page, plus a reminder that commercial auto, workers' compensation, and group benefits may be separate.

Workers' Compensation: A Practical Employer Discussion Checklist

A non-legal checklist of workplace, payroll, industry, and claims-history questions to discuss with a licensed insurance professional; it does not determine statutory obligations or coverage eligibility.

Employee Benefits Plan Design: Starting Questions for Florida Employers

An introductory guide to goals, employee needs, budget conversations, and plan-design questions in response to the official site's discussion of rising costs and complex plan designs.

Personal Insurance Household Inventory

A worksheet to organize home, vehicle, watercraft, and life-insurance questions before requesting a quote or policy review.

How an Independent Agency Conversation Can Work

An explanatory piece based on the firm's stated independent-agency model: what information a client can prepare, what questions to ask, and why coverage and carrier suitability should be reviewed individually.

2.1 Published services or program areas to confirm

Use this list as a conversation guide. Availability, eligibility, scope, pricing, and location details can change.

- Business Owners Policy (BOP) insurance for small to medium-size business assets; the official page describes property, liability, business interruption, and possible additional coverages.
- Workers' compensation insurance programs for different Florida industries.
- Employee benefits insurance; the official site describes a full-service benefits department and plan-design support.
- Auto insurance.
- Homeowners insurance.
- Boat and watercraft insurance.

Topics I want to discuss

3 Questions to bring with you

- ☐ Which facts or changes should the agent understand first?
- ☐ Which business, employee-benefit, or personal insurance topics may be relevant?
- ☐ What current policies, renewal dates, and non-sensitive records should I gather?
- ☐ Which coverage, limit, deductible, exclusion, or responsibility questions should I ask?
- ☐ How will eligibility, pricing, availability, and policy terms be determined?
- ☐ What follow-up information or licensed-professional review is needed before any decision?

My priority question:

Conversation notes:

3.1 Contact and verify current information

Resource Group Insurance

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(407) 629-8020 · [Official website](#)

Operational details were reviewed in September 2026. Confirm current information before relying on it.

- [Resource Group Insurance — official home page](#)
- [Resource Group Insurance — official About page](#)
- [Resource Group Insurance — official Contact page](#)

Important notice. General educational information only and not legal, financial, tax, or insurance advice. This guide does not determine coverage, eligibility, legal obligations, pricing, availability, or policy terms. Discuss your facts with an appropriately licensed insurance professional.