Heat Press & Printer Insurance Readiness Checklist

Inventory your equipment, document replacement values, and prepare smarter questions before requesting a business insurance quote.

Start here: build a record before you call an insurance agent.

Focus first on machines that are expensive to replace or would stop production if they failed.

1 Build Your Equipment Inventory

Equipment	Brand / Model	Serial No.	Replacement $	Ownership	Criticality

Criticality idea: Low = easy backup, Medium = production slows, High = production stops.

2 Document What You Own

- ☐ Purchase receipts or invoices saved
- ☐ Current photos of major equipment
- ☐ Serial numbers recorded
- ☐ Lease or finance agreements saved
- ☐ Warranty or service-plan details saved
- ☐ Maintenance records organized

3 Identify Your Priority Machine

Machine name / model ____________________

If this machine failed tomorrow: ☐ Production continues ☐ Production slows ☐ Production stops

Useful note

A machine that would stop production deserves a deeper conversation about downtime, rental expense, and business-income options.

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Use these prompts during a quote conversation. Check policy wording, exclusions, deductibles, valuation, and downtime protection.

4 Questions to Ask Your Insurance Agent

- [ ] Is this equipment included under commercial property coverage?
- [ ] Do I need equipment breakdown coverage for these machines?
- [ ] Are sudden electrical failures or power surges covered?
- [ ] Are sudden mechanical breakdowns covered?
- [ ] What causes of loss are specifically excluded?
- [ ] Is claim settlement based on replacement cost or actual cash value?
- [ ] Are leased or financed machines covered?
- [ ] Must high-value machines be scheduled or listed individually?
- [ ] What deductible applies to equipment-related claims?
- [ ] Are temporary rental or replacement-machine costs covered?
- [ ] Is business income or extra expense available if production stops?
- [ ] What documents would I need to provide if I file a claim?

5 Quick Coverage Conversation Map

OUTSIDE EVENT?
Fire, theft, storm, or another covered property event?
Ask about commercial property coverage.

SUDDEN INTERNAL FAILURE?
Mechanical or electrical breakdown inside the machine?
Ask about equipment breakdown coverage.

LEASED OR FINANCED?
Is the press or printer subject to a contract?
Check the agreement and required insurance.

PRODUCTION STOPS?
Would one machine shutdown halt or seriously slow work?
Ask about business income or extra expense.

6 Quote Prep Notes

Bring this worksheet to your quote conversation.
Your goal is not to guess coverage. It is to give the agent accurate equipment details and ask better questions.