

A List of Insurable Business Risks™ for The Construction Industry within the CapAlt Business Risk Management Model™

Please indicate with a check mark any coverages listed below that you would like quoted for your business. There is no cost or obligation for us to develop a premium quote for the coverages you want to consider.

Business Interruption Policies for the Construction Industry (these reimburse for loss of income for covered events:)

- 1. Loss of Key Person
- 2. Loss of Key Customer/Key Contract
- 3. Loss of Key Supplier/Key Vendor
- 4. Brand and Goodwill Rehabilitation
- 5. Cyber Risk and Technology Package
- 6. Regulatory and Administrative Actions
- 7. Defense Costs and Legal Expense
- 8. Supply Chain Interruption
- 9. Builders Risk
- 10. Equipment Breakdown
- 11. Labor Stoppage / Shortage / Work Interruption
- 12. Transportation Damages (outbound)
- 13. Product Warranty
- 14. Windstorm or Hail
- 15. Flood
- 16. Earthquake
- 17. Construction Completion Bond (Class 1 risk)
- 18. Kidnap, Ransom & Extortion
- 19. Terrorism Damages

Liability Coverages (in alphabetical order.) These Indemnify for legal liability and would replace existing commercial coverages if you already have them:

- 20. Crime and Employment Dishonesty
- 21. Directors & Officers
- 22. Errors & Omissions

- ___ 23. Employment Related Practices
- ___ 24. Environmental / Pollution
- ___ 25. General Liability
- ___ 26. Intellectual Property
- ___ 27. International Business Risk

Excess Limits for Existing Commercial Policies

- ___ 28. Excess Limits for Existing Commercial Policies

Replacement of current commercial coverages with admitted carriers in your State:

___ 29. If your lenders or investors require admitted carrier coverage, then CapAlt's insurance brokers can work with your insurance brokers to replace present coverage with comparable Liberty Mutual policies; the reinsurance participation can return 25%- 50% over a longer tail period.

Your present health insurance plan can be replaced with a Medical Health Plan Stop Loss funding program within your company's MadRE Segregated Asset Plan™. This would give you greater ability to customize your health insurance plan to fit the requirements of your company and your covered employees.

- ___ 30. Medical Health Plan Stop Loss Funding.

Please send your selected coverage request items for comparative pricing to:

Craig Benson, JD MBA, President
Benson Consulting Associates, Inc. (a FL corporation)
Phone: 812-322-6683
email: craig@craigbensonconsulting.com
website: www.CraigBensonConsulting.com
LinkedIn: www.linkedin.com/in/craig-benson-jd-mba-68217650/

Copyright 2021-22 Benson Consulting Associates, Inc. All rights reserved. All designated trademark terms are the property of Benson Consulting Associates, Inc., a FL corporation.