

A List of Insurable Business Risks™ for The Retail Trade 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 Retail Industry (these reimburse for loss of income caused by specified events:)

- ____ 1. Loss of Key Person
- ____ 2. Loss of Key Customer/Key Contract
- ____ 3. Loss of Key Referral Sources
- ____ 4. Loss of Key Supplier / Key Vendor
- ____ 5. Brand and Goodwill Rehabilitation
- ____ 6. Cyber Risk and Technology Package
- ____ 7. Regulatory and Administrative Actions
- ____ 8. Defense Costs and Legal Expense
- ____ 9. Supply Chain Interruption
- ____ 10. Labor Stoppage / Shortage / Work Interruption
- ____ 11. Transportation Damages (outbound)
- ____ 12. Product Recall
- ____ 13. Trade Credit Risk
- ____ 14. Kidnap, Ransom & Extortion
- ____ 15. Terrorism Damages
- ____ 16. Earthquake
- ____ 17. Flood
- ____ 18. Wind

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

- ____ 19. Crime and Employment Dishonesty
- ____ 20. Directors & Officers
- ____ 21. Errors & Omissions

- ____ 22. Employment Related Practices
- ____ 23. General Liability
- ____ 24. Intellectual Property
- ____ 25. Premises Liability

Excess Limits for Existing Commercial Policies

- ____ 26. Excess Limits for Existing Commercial Policies

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

____ 27. 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.

- ____ 28. Medical Health Plan Stop Loss Funding.

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

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