

# A List of Insurable Business Risks™ for The Health & Fitness 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 Health & Fitness 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. Equipment Breakdown
- \_\_\_ 10. Labor Stoppage / Shortage / Work Interruption
- \_\_\_ 11. Sub-Contractor Breach of Warranty
- \_\_\_ 12. Product Warranties
- \_\_\_ 13. Representations & Warranties / Insured Contracts
- \_\_\_ 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. Fiduciary Liability
- \_\_\_\_ 24. General Liability
- \_\_\_\_ 25. Intellectual Property
- \_\_\_\_ 26. International Business Risk

**Excess Limits for Existing Commercial Policies**

- \_\_\_\_ 27. Excess Limits for Existing Commercial Policies (such as general liability)

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

\_\_\_\_ 28. 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.

**Medical Health Plan Stop Loss Funding:**

\_\_\_\_ 29. Medical Health Plan Stop Loss Funding (to replace your existing medical / health insurance plans)

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

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