## A List of Insurable Business Risks™ for The Transportation Industry

within the CapAlt Business Risk Management Model<sup>TM</sup>

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 Businesses within the Transportation Industry (these reimburse for loss of income for covered events:) 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. Loss of Referrals \_\_\_\_ 10. Equipment Breakdown \_\_\_\_ 11. Labor Stoppage / Shortage / Work Interruption \_\_\_\_ 12. Transportation Damages (outbound) \_\_\_\_ 13. Delivery Warranty \_\_\_\_ 14. Windstorm or Hail 15. Flood \_\_\_\_ 16. Earthquake \_\_\_\_ 17. Trade Credit 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
Excess Limits for Existing Commercial Policies
27. Excess Limits for Existing Commercial Policies
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 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.
29. 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
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