

A List of Insurable Business Risks™ for The Wholesale 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 Wholesale Trade 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. Supply Chain Interruption
- _____ 12. Transportation Damages (outbound)
- _____ 13. Product Warranty / Recall
- _____ 14. Representations & Warranties / Insured Contracts
- _____ 15. Kidnap, Ransom & Extortion
- _____ 16. Terrorism Damages
- _____ 17. Earthquake
- _____ 18. Flood
- _____ 19. Wind

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

- _____ 20. Crime and Employment Dishonesty

- _____ 21. Directors & Officers
- _____ 22. Errors & Omissions
- _____ 23. Employment Related Practices
- _____ 24. Fiduciary Liability
- _____ 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:

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