

# A List of Insurable Business Risks™ for The Energy 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 Businesses within the Energy 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 / Transmission Breakdown
- 10. Labor Stoppage / Shortage / Work Interruption
- 11. Sub-Contractor Breach of Warranty
- 12. Transportation Damages (outbound)
- 13. Product Warranties
- 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. 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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