

A List of Insurable Business Risks™ for Privately Owned Banks 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 Finance and Mortgage Industry (these reimburse for loss of income for covered events:)

- 1. Loss of Key Person
- 2. Loss of Key Customer/Key Contract
- 3. Loss of Key Referral Sources
- 4. Brand and Goodwill Rehabilitation
- 5. Cyber Risk and Technology Package
- 6. Regulatory and Administrative Actions
- 7. Defense Costs and Legal Expense
- 8. Kidnap, Ransom & Extortion
- 9. Terrorism Damages
- 10. Trade Credit Risk
- 11. Earthquake
- 12. Flood
- 13. Wind

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

- 14. Crime and Employment Dishonesty
- 15. Directors & Officers
- 16. Errors & Omissions
- 17. Employment Related Practices
- 18. General Liability
- 19. Intellectual Property
- 20. Premises Liability

Excess Limits for Existing Commercial Policies

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

___ 22. 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.

___ 23. 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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