

# A Listing of Insurable Business Risks™ for the Food & Agriculture Industry within the CapAlt Business Risk Management Model™

***Please check any or all risk coverage choices listed below that you want quoted for your business. No fees are charged for any premium development for the coverages you indicate with a checkmark.***

**Strongly recommended Business Interruption Policies for any Food & Agricultural Industry Enterprise (these reimburse for loss of income for covered events):**

1.  Loss of Key Person
2.  Loss of Key Franchise Contract
3.  Loss of Key Supplier/Key Vendor
4.  Brand and Goodwill Rehabilitation
5.  Cyber Risk and Technology Package
6.  Regulatory and Administrative Actions (by govt. agencies)
7.  Defense Costs and Legal Expense
8.  Supply Chain Interruption
9.  Equipment Breakdown
10.  Labor Stoppage / Work Interruption
11.  Product Warranty & Recall
12.  Earthquake
13.  Flood
14.  Windstorm or Hail
15.  Kidnap, Ransom & Extortion
16.  Terrorism Damages

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

17.  Crime and Employment Dishonesty Liability Coverages
18.  Directors & Officers
19.  Errors & Omissions
20.  Employment Related Practices
21.  Environmental / Pollution
22.  General Liability

**Excess Limits for Existing Commercial Policies:**

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

24. \_\_\_\_ 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:**

25. \_\_\_\_ Your present health insurance plan can be replaced with a stop-loss 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.

**Please deliver selected coverage request items for comparative pricing to:**

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