

A Listing of Insurable Business Risks™ for Wineries and Vineyards within the CapAlt Business Risk Management Model™

Please check all boxes below for those risk coverages you want quoted for your business. No fees are charged for any premium development for coverages you want to consider as indicated below with a checkmark.

Strongly recommended Business Interruption Policies for Winery & Vineyard Businesses (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 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. Crop Insurance (includes loss by wildfires)
- 9. Supply Chain Interruption
- 10. Commercial Output
- 11. Equipment Breakdown
- 12. Labor Stoppage / Work Interruption
- 13. Transportation Damages
- 14. Product Warranty & Recall
- 15. Windstorm or Hail
- 16. Kidnap, Ransom & Extortion
- 17. Terrorism Damages

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

- 18. Crime and Employment Dishonesty Liability Coverages
- 19. Directors & Officers
- 20. Errors & Omissions
- 21. Employment Related Practices

- ___ 22. Environmental / Pollution
- ___ 23. General Liability
- ___ 24. Intellectual Property
- ___ 25. International Business Risk

Excess Limits for Existing Commercial Policies:

- ___ 26. Excess Limits for Existing Commercial Policies

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

___ 27. 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:

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.

- ___ 28. Medical Health Plan Stop Loss Funding.

Please deliver selected coverage request items for comparative pricing to:

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