

A List of Insurable Business Risks™ for The IT & Software 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 IT and Software 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 / Work Interruption
- ____ 11. Representations & Warranties / Insured Contracts
- ____ 12. Kidnap, Ransom & Extortion
- ____ 13. Terrorism Damages
- ____ 14. Trade Credit Risk
- ____ 15. Earthquake
- ____ 16. Flood
- ____ 17. Wind

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

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

- ____ 22. General Liability
- ____ 23. Intellectual Property
- ____ 24. International Business Risk
- ____ 25. International Travel Medical Reimbursement
- ____ 26. Brand and Goodwill Rehabilitation
- ____ 27. Premises Liability
- ____ 28. Professional Liability

Excess Limits for Existing Commercial Policies

- ____ 29. Excess Limits for Existing Commercial Policies (such as professional liability)

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

- ____ 30. 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:

- ____ 31. 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:

Craig Benson, JD MBA, President
Benson Consulting Associates, Inc. (a FL corporation)
Phone: 812-322-6683
email: craig@craigbensonconsulting.com
website: www.CraigBensonConsulting.com
LinkedIn: www.linkedin.com/in/craig-benson-jd-mba-68217650/

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