

A List of Insurable Business Risks™ for The Professional Services 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 Professional Services 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. Brand and Goodwill Rehabilitation
- ___ 5. Cyber Risk and Technology Package
- ___ 6. Regulatory and Administrative Actions
- ___ 7. Defense Costs and Legal Expense
- ___ 8. Equipment Breakdown
- ___ 9 Loss of Licensure
- ___ 10. Representations & Warranties / Insured Contracts
- ___ 11. Kidnap, Ransom & Extortion
- ___ 12. Terrorism Damages
- ___ 13. Trade Credit Risk
- ___ 14. Earthquake
- ___ 15. Flood
- ___ 16. Wind

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

- ___ 17. Crime and Employment Dishonesty
- ___ 18. Directors & Officers
- ___ 19. Errors & Omissions
- ___ 20. Employment Related Practices
- ___ 21. General Liability
- ___ 22. Intellectual Property

- ____ 23. Premises Liability
____ 24. Professional Liability

Excess Limits for Existing Commercial Policies

- ____ 25. Excess Limits for Existing Commercial Policies (such as professional liability)

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

- ____ 26. 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:

- ____ 27. 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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