

A List of Insurable Business Risks™ for The Real Estate & Housing 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 Businesses within the Real Estate and Housing 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 Supplier/Key Vendor
- ___ 4. Brand and Goodwill Rehabilitation
- ___ 5. Cyber Risk and Technology Package
- ___ 6. Regulatory and Administrative Actions
- ___ 7. Defense Costs and Legal Expense
- ___ 8. Sub-contractor Warranty Default
- ___ 9. Loss of Key Referrals
- ___ 10. Equipment Breakdown
- ___ 11. Labor Stoppage / Shortage / Work Interruption
- ___ 12. Representations & Warranties / Insured Contracts
- ___ 13. Loss of Rental Income
- ___ 14. Windstorm or Hail
- ___ 15. Flood
- ___ 16. Earthquake
- ___ 17. Trade Credit Risk
- ___ 18. Kidnap, Ransom & Extortion
- ___ 19. Terrorism Damages

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

- ___ 20. Crime and Employment Dishonesty

- ____ 21. Directors & Officers
- ____ 22. Errors & Omissions
- ____ 23. Employment Related Practices
- ____ 24. Environmental / Pollution
- ____ 25. General Liability
- ____ 26. Intellectual Property
- ____ 27. Management Liability
- ____ 28. Premises Liability

Excess Limits for Existing Commercial Policies

- ____ 29. Excess Limits for Existing Commercial Policies

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.

Your present health insurance plan can be replaced with a Medical Health Plan Stop Loss funding 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.

- ____ 31. Medical Health Plan Stop Loss Funding.

Please send your selected coverage request items for comparative pricing to:

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