

**Listing of Insurable Business Risks™
for the IT and Software Industry
Creating New Owner's Capital via our
Business Risk Management Model™**

Please check the box for those risk coverages you would like to be quoted for your business. There is no cost or obligation for premium development for the coverages which 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 deliver selected coverage request items for comparative pricing to:

Craig Benson, JD MBA, Pres.,

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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