

**Listing of Insurable Business Risks™
for the Professional Services 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 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 deliver selected coverage request items for comparative pricing to:

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