

**Listing of Insurable Business Risks™  
for the Retail 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 Retail 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. Supply Chain Interruption
- 10. Labor Stoppage / Shortage / Work Interruption
- 11. Transportation Damages (outbound)
- 12. Product Recall
- 13. Trade Credit Risk
- 14. Kidnap, Ransom & Extortion
- 15. Terrorism Damages
- 16. Earthquake
- 17. Flood
- 18. Wind

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

- 19. Crime and Employment Dishonesty
- 20. Directors & Officers

- \_\_\_ 21. Errors & Omissions
- \_\_\_ 22. Employment Related Practices
- \_\_\_ 23. General Liability
- \_\_\_ 24. Intellectual Property
- \_\_\_ 25. Premises Liability

**Excess Limits for Existing Commercial Policies**

- \_\_\_ 26. Excess Limits for Existing Commercial Policies

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

\_\_\_ 27. 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.

- \_\_\_ 28. Medical Health Plan Stop Loss Funding.

Please deliver selected coverage request items for comparative pricing to:

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