

# A Listing of Insurable Business Risks™ for Dental Practice Owners within the CapAlt Business Risk Management Model™

***Please check any or all risk coverage choices listed below that you want quoted for your business. No fees are charged for any premium development for the coverages you indicate with a checkmark.***

## **Strongly recommended Business Interruption Policies for all Medical Industry Business Enterprises (these reimburse for loss of income for covered events):**

1. \_\_\_\_ Loss of Key Person
2. \_\_\_\_ Loss of Key Customer/Key Contract
3. \_\_\_\_ Loss of 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. \_\_\_\_ Billing Audit
11. \_\_\_\_ HIPAA Compliance
12. \_\_\_\_ Loss of Hospital Privileges
13. \_\_\_\_ Representations & Warranties / Insured Contracts
14. \_\_\_\_ Terrorism Damages
15. \_\_\_\_ Earthquake
16. \_\_\_\_ Flood
17. \_\_\_\_ Wind
18. \_\_\_\_ Kidnap, Ransom & Extortion

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

19. \_\_\_\_ Crime and Employment Dishonesty Liability Coverages
20. \_\_\_\_ Directors & Officers

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

**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.

**Medical Health Plan Stop Loss Funding:**

- 28. \_\_\_\_ Your present health insurance plan can be replaced with a stop-loss 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.

**Please deliver selected coverage request items for comparative pricing to:**

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