

A Listing of Insurable Business Risks™ for Medical 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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