

# 2020 - 2021 Policy Offerings

Insurable Business Risks



## Class 3 Risks (Low Frequency, High Severity)

- Loss of Income from Loss of Key Persons/Key Talent
- Loss of Income from Loss of Key Customers/Key Contracts/Key Referral Sources
- Brand/Goodwill Rehabilitation Indemnity with Social Media "incoming" endorsement
- Cyber Liability Indemnity with Social Media "outgoing" endorsement
- Administrative or Regulatory Actions Reimbursement Indemnity (includes tax audits)
- Defense Cost and Legal Expense Reimbursement Indemnity
- Loss of Income from Loss of Key Suppliers/Vendors/Supply Chain Interruption
- Transportation Damages
- Representations & Warranties Liability Indemnity
- Kidnap, Extortion or Ransom Reimbursement Indemnity with foreign endorsement
- Loss of Income for Labor Stoppage/Shortage/Unavailability
- Contingent Business Interruption
- Loss of Rental Income

## 'Indemnity' for Primary coverage; 'Reimbursement Indemnity' for GAP or Excess Coverage

- General Liability Indemnity
- Errors & Omissions Liability
- Employment Practices Liability Indemnity
- Directors & Officers Liability Indemnity
- Employee Dishonesty Indemnity
- Product Warranty Indemnity
- Product Recall Reimbursement Indemnity
- Earthquake Indemnity
- Wind Indemnity
- Environmental Liability
- Professional Liability/Malpractice Liability Indemnity
- Terrorism (Broad definition) Indemnity
- Intellectual Property Indemnity
- Builders Risk Indemnity
- International Travel Medical Reimbursement Indemnity
- Flood Insurance Indemnity
- Limited Cost Overrun
- Sub-Contractor Warranty Default
- Trade Credit Risk

## Additional Categories of Coverage:

### Class 2 Risks:

- DIC to Existing Commercial Policy
- Excess to an Existing Commercial Policy

### Physician-Specific Coverages:

- Loss of Hospital Privileges
- Billing Audit
- Loss of Accreditation
- HIPAA Compliance

### High Deductible Reimbursement

### Programs for Existing Coverages for:

- Medical/Health Plans
- Professional/Medical Malpractice Plans
- Worker's Compensation Plans
- Commercial Coverages