



INSURABLE BUSINESS RISKS

Policy Offerings 2020-2021

1 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

2 High Deductible Reimbursement Programs for Existing Coverages

- High Deductible Funding for Medical/Health Plans
- High Deductible Funding for Professional/Medical Malpractice Plans
- High Deductible Funding for Worker's Compensation Plans
- High Deductible Funding for Commercial coverages

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

- General Liability Indemnity**
- Professional Liability/Malpractice 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***
- Terrorism (Broad definition) Indemnity****
- Intellectual Property Indemnity***
- Commercial Crime Indemnity**
- Builders Risk Indemnity***
- International Travel Medical Reimbursement Indemnity***
- Flood Insurance Indemnity****