

- \* **Administrative Actions:** Coverage for defense costs, fines and assessments and loss of revenue from any private or governmental regulatory action or disciplinary action pertaining to the business, trade or profession of the Insured.
- \* **Contingent Business Interruption:** Coverage for a loss of income and additional expenses resulting from an interruption to the Insured's supply chain.
- \* **Cyber Risk including Computer Data Restoration:** Coverage for loss resulting from unauthorized access to the Insured's computer system, including related extortion expenses. This coverage would also extend to computer data restoration expenses.
- \* **Deductible Reimbursement:** Coverage for amounts paid by the Insured that are not recoverable under the policy as the result of falling within the Self-Insured Retention or Deductible specified within the policy.
- \* **Express or Implied Warranties:** Coverage for amounts paid to satisfy express and implied warranties or guaranties offered by the Insured to its customers in relation to work performed by the Insured.
- \* **Litigation Expenses:** Coverage for litigation expenses incurred by the Insured with regards to all litigation not covered by other insurance whether as a defendant or as a plaintiff.
- \* **Legislative or Regulatory Change:** Coverage for loss of income and extra expenses resulting from a change in federal, state or local jurisdictional laws or regulations affecting the Insured's industry and causing a financial loss to the Insured's business.



# TOP 15 CAPTIVE COVERAGE CONSIDERATIONS



CONTINUED...

- \* **Loss of Key Customer:** Coverage for loss of a key customer representing significant revenue from a fortuitous event, such as insolvency, merger, takeover or a change in management or operations.
- \* **Loss of Key Employee:** Coverage for loss of revenue and extra expense resulting from the loss of a key employee, temporarily or permanently, from a fortuitous event. Death, other than accidental death, would be excluded.
- \* **Loss of Key Supplier:** Coverage for loss of a key supplier affecting significant revenue from a fortuitous event, such as insolvency, takeover, merger, change of management, or discontinuation of a product line or business activity.
- \* **Product Recall Expense:** Coverage for expenses, including shipping, incurred by the Insured to withdraw and repairer replace product sold or distributed by them.
- \* **Reputational Damage:** Coverage for loss of revenue and extra expenses suffered as the result of a damaging public announcement, publication, media broadcast, and/or internet post specifically naming the Insured or the Insured's business.
- \* **Work Stoppage:** Coverage for circumstances, other than physical damage to the Insured's work premises, that prevent, fully or partially, the Insured from using or entering the premises and carrying on normal business operations.
- \* **Wrongful Acts:** Coverage for liability arising out of any actual or alleged breach of duty, negligence, or error or omission committed in the conduct of the Insured's business or profession that is excluded, limited or not covered in the Insured's standard insurance program.
- \* **Standard Coverage:** Coverage can be provided for standard market policies including but not limited to Employment Practices Liability, Directors & Officers Liability, Crime, Employee Dishonesty, et al. In addition, coverage can be provided for exclusions within standard coverage and limits can be provided in excess of what standard policies provide. This excess and exclusion coverage can include but is not limited to flood, earthquake, and wind.

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