# 2025 Insurance Coverage Options

## **Operational & Relationship Risk**

- Loss of Key Customer Revenue
- Loss of Key Employee Revenue
- Loss of Key Contractual Relationship Revenue
- Loss of Key Supplier Revenue
- Loss of Revenue due to Failure of Public Utilities
- Loss of Revenue due to Civil Disorder
- Loss of Revenue due to Supply Chain Failure or Delays
- Loss of Revenue due to Suspension of Professional License

#### **Brand & Reputational Risk (Cancel Culture)**

- Loss of Revenue from Reputational Damage Due to Not Complying with Regulations
- Loss of Revenue from Reputational Damage Due to Data Breaches
- Loss of Revenue from Reputational Damage Due to Legal Action
- Loss of Revenue from Reputational Damage Due to Significant Layoffs
- Loss of Revenue from Reputational Damage Due to Unethical Working Conditions
- Loss of Revenue from Reputational Damage Due to Unethical Conduct
- Loss of Revenue from Reputational Damage Due to Employees Misconduct
- Loss of Revenue from Reputational Damage Caused by Negative Social Media Posts from Those Associated with Your Business
- Loss of Revenue from Reputational Damage Due to Negative Media by Public Personalities
- Loss of Revenue from Reputational Damage Caused by Defamation

#### Legal and Regulatory Risk

- Loss of Revenue due to Breach of Contract
- Loss due to Business Litigation Expense
- Loss due to a Change in Law
- Errors & Omissions
- Loss of Revenue due to Administrative Action
- Loss of Revenue due to Employment Practices Liability
- Loss due to a HIPAA Violation
- Loss of Revenue due to Changes in Federal or State Transportation Law
- Loss of Revenue due to Unintentional Copyright Theft
- Loss of Revenue due to Unintentional Patent Theft or Infringement

# **Financial Risk**

- Loss of Revenue due to Economic Collapse
- Loss of Revenue due to Bankruptcy of Customers
- Loss of Revenue due to Bankruptcy of Suppliers

## **Real Estate and Property Risk**

- Loss of Property Value due to Eminent Domain
- Loss due to Foreclosure Expenses
- Loss of Revenue due to Fraudulent Actions by Tenants
- Loss of Revenue due to Changes in Tenant Laws
- Loss of Revenue due to Payment Default by Tenants