

Program Risk Specialists is pleased to offer a specialty program for Continuing Expense Indemnity Insurance in response to the Ebola Disease Breakout

CONTINUING EXPENSE INDEMNITY INSURANCE

The development of this product by our carrier, Ark is aimed at providing First Party Continuing Expense coverage for those businesses which as a result of an order by a State or Federal Regulator are forced to close their business.

Coverage is only afforded where such order of mandatory closure of a business is in response to the Ebola disease as defined by the WHO.

Continuing Expenses as covered herein are those expenses incurred in the normal course of conducting business by the insured: limited to:

- Rent lease, mortgage, insurance and taxes etc.
- Employee wages
- Utility bills
- Travel expenses
- Diverting of post
- Storage facilities
- Maintenance and third party service providers

There is no Loss of Profit, Clean up costs, Property Damage or Brand Reputational Damage coverage within this Policy. No claim can be made within the first 7 days of the Policy Period.

Sub-Limits:

Crisis Management: \$25,000 in the aggregate (Crisis Communications)

Extra Expenses: typically 10% of overall Limit of Liability for expenses to mitigate against and to prevent Loss. (note these are Sub-Limits within the whole limit not in addition)

More about coverage:

- Coverage period will be limited to 3 months.
- The Continuing Expenses will be subject to a Waiting Period of 3 days.
- The Continuing Expenses will be capped at a Daily Limit.
- Options for Coinsurance and Deductible are available in addition to the Waiting Period.
- Average limit available per insured is \$1,000,000.

ARK appetite:

- Risk appetite is based on three tier approach, the Insured's activities, the geographical location where the Insured Locations are domiciled and their level of planning for crisis/pandemics.
- Insured's activities will be varied. We request Audited financial statements "Report and Accounts"
- Our focus will be on businesses domiciled within the USA.

Contact Candace Today!

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