

INSURANCE SOLUTIONS

PROPERTY & CASUALTY

Risk Cooperative works with clients to provide insurance across all their property and casualty needs. Our team of risk specialists can aid with the origination, quoting and placement of insurance solutions around the world. With a detailed understanding of our client's operations, risk exposure and strategic objectives, our team leverages its extensive expertise to negotiate the best possible terms. No matter the class of insurance, Risk Cooperative works to ensure that any pro-active risk management and other such initiatives are taken into consideration during the underwriting process.



Property

Our team helps organizations protect their physical assets, equipment and other property via a range of insurance solutions across all business needs, including, but not limited to these popular coverages:

COMMERCIAL PROPERTY | coverage for physical assets

INVENTORY & GOODS IN TRANSIT | protects the value of merchandise while it's being transported

BUSINESS INCOME INTERRUPTION | helps replace lost income and cover payroll when a covered event forces your business to close temporarily

INLAND TRANSIT | coverage for goods being transported domestically by land

ELECTRONIC DATA PROCESSING (EDP) | protects computer-related equipment, software, and data from damage or loss

BUILDERS RISK INSURANCE | insures a structure while under construction

COMMERCIAL FLEET INSURANCE | auto insurance covers liability and damage related to commercial fleets

MARINE CARGO INSURANCE | protects against lost cargo transported via ocean

Liability

A wide range of liability insurance solutions are available and can be customized to meet unique client needs including, but not limited to:

GENERAL & PRODUCT LIABILITY | protects against personal injury, bodily harm, and property damage claims

PROFESSIONAL LIABILITY/INDEMNITY | a form of errors & omissions, this coverage protects against liability from the work done by the organization

ERRORS & OMISSIONS INSURANCE | claims related to mistakes in the professional services provided

ENVIRONMENTAL IMPAIRMENT | covers repairs from environmental damage and pollution

MEDICAL MALPRACTICE | covers expenses associated with defending and settling malpractice suits

PRODUCT RECALL | helps companies recover from the financial losses associated with recalling a product

UMBRELLA LIABILITY | provides excess coverage

MANAGEMENT LIABILITY | covers leadership exposures faced by business entities, such as Directors and Officers (D&O) liability, Employment Practices Liability (EPL), Fiduciary Liability and Crime Insurance

Workers Compensation

WORKERS COMPENSATION | provides employees with adequate, compliant level of coverage in the event of work-related accidents, illnesses and death, and our team will ensure clients meet the necessary state compliance requirements

DEFENSE BASE ACT (DBA) | a type of workers' compensation insurance that provides benefits to civilian employees who work outside the United States under a contract with the U.S. government.

Custom Tailored Programs

Risk Cooperative can create custom tailored solutions and product bundles designed to meet client specific needs or requirements.