# How to Safeguard Your Loss Experience from Claims Caused by Others

# The Problem

Without Risk Transfer... YOUR LOSS EXPERIENCE CAN BE INFLATED by Claims Caused by Subcontractors, Suppliers and Vendors



### What It Is

Contractual Risk Transfer Shifts Risk from One Company to Another to **LIGHTEN THE LOAD** on Your Company's Shoulders



It is an agreement other than an insurance policy where one party agrees to protect, hold you harmless and indemnify you for claims for damages for specific acts or omissions caused by that party.

# The Solution

With Contractual Risk Transfer in Place, You Can... **STOP PAYING FOR OTHER COMPANIES' MISTAKES** 



- Claims Caused by Your Vendors (Janitorial, Security, IT and Others)
- Claims Caused by Your Subcontractors and Suppliers

# What It Isn't

Contractual Risk Transfer is **NOT** Achieved by Having a Certificate of Insurance

# How It Works

CONTRACTUAL RISK TRANSFER IS ACHIEVED BY HAVING ... A Written Contract, Crafted by Legal Counsel with 5 Parts



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