

Broadcasters Insurance Program Coverage Analyzer

Delivering Greater Value in Middle Market

Key Points of Comparison

Property ChoiceSM

Equipment Breakdown

Analysis Tip

Broadcasting risks often depend on very expensive equipment to operate. Many carriers do not offer equipment breakdown as part of their basic form, making it necessary to purchase coverage separately, subject to a separate premium.

The Hartford's Broadcasters Insurance Program

Equipment breakdown is built into Property Choice, providing an economical way to eliminate potential gaps in coverage along with valuable peace of mind.

Other Carrier's Program

Computer Equipment, Media and Data

Computer equipment, media and data all play critical roles in the broadcasting industry today. Damage to or theft of this property can significantly impact the ability of these types of firms to operate.

Property Choice includes computer equipment, media and data in the definition of Business Personal Property (BPP). This helps assure adequate protection in the event of a loss. Coverage for data includes the cost to research or replace.

Electronic Vandalism

The Internet is a complex and exciting communications medium that brings both new opportunity and new risk. Firms in the Broadcasting Industry are among the most aggressive users of this technology and therefore need protection against some of these new risks.

Our built-in electronic vandalism coverage applies to damage to computer hardware, media and data arising from electronic vandalism (e.g. hacker and virus attacks).



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The Hartford's Broadcasters Insurance Program

Other Carrier's Program

Property Choice *(continued)*

<input type="checkbox"/> Replacement Cost	Most policies provide coverage on an Actual Cash Value basis.	Our policy automatically provides Replacement Cost Coverage.	_____
<input type="checkbox"/> Worldwide Business Travel	Broadcasting firms often have employees traveling with company property (i.e., laptops, cell phones, valuable papers, computer media, etc.) in their possession.	Property Choice provides coverage for BPP anywhere in the world while in the possession of company employees or officers traveling on authorized company business.	_____
<input type="checkbox"/> Business Income (BI) Coverage (optional)	Broadcasters have an above average need for business income coverage, especially if they have towers.	Our policy may apply a single Business Income blanket limit to all locations including newly acquired premises, exhibitions or trade shows.	_____
<input type="checkbox"/> Newly Acquired Property	Broadcasting firms frequently acquire new buildings or equipment, often without considering the insurance implications.	Property Choice provides coverage for 180 days for newly acquired buildings (up to \$1 million) and BPP (up to \$500,000).	_____
<input type="checkbox"/> Business Personal Property at Unnamed Premises	Broadcasters often have significant amounts of BPP at the location of others. This coverage eliminates the need to separately schedule locations where routine amounts of BPP are kept.	The Communications and Media SPICE provides \$100,000 in coverage for BPP at Unnamed Premises, per occurrence. Higher limits at one or more specified locations can be scheduled on the policy.	_____
<input type="checkbox"/> Towers, Antennas or Satellite Dishes	Broadcasting operations depend on this type of equipment.	Radio or television towers, antennas and satellite dishes are included in the definition of buildings.	_____
<input type="checkbox"/> Mobile Equipment	TV and Radio stations often use broadcasting equipment installed in vehicles or other mobile equipment to perform remote broadcasts.	Our policy provides \$25,000 in coverage for broadcasting equipment and fixtures installed in vehicles or other portable broadcasting equipment while in transit or away from the customer's premises. Higher limits may be purchased for an additional charge.	_____

Key Points of Comparison

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The Hartford's Broadcasters Insurance Program

Other Carrier's Program

General Liability Choice

Automatic Additional Insured

Broadcasters often enter into contractual arrangements with the lessors of equipment or premises that require you to name them as an additional insured on your policy.

We automatically provide coverage to anyone with whom the insured agrees, by written contract, to insure as an additional insured.

Mental Anguish

In the course of your business activities, broadcasters may become liable for bodily injury as a result of their operations.

Our expanded definition of Bodily Injury covers insureds for claims for mental anguish resulting from bodily injury, sickness or disease for which they are held responsible.

Subsidiary and Newly Formed/Acquired Organizations

How long is an organization you acquire or form during the policy period covered without reporting?

The Hartford's General Liability form includes broad language providing insured status for unnamed subsidiaries. Coverage also includes 180 day coverage for newly formed or acquired organizations.

Damages to Premises Rented or Occupied by You

Broadcasters often rent or occupy space owned by others. Does your insurance plan contemplate your responsibility associated with this additional exposure?

The Broadcaster's Program offers expanded coverage that will pay up to a specific limit if the insured is responsible for damages to premises they rent or occupy if the damage results from fire, lightning or explosion.

Damage to Property of Others

Broadcasting company employees often work off-site. During the course of activities, they may cause damage to property your business does not own or lease.

Our liability insurance protects you or your employee if you are responsible for damage to the property of others.

Workers' Compensation Coverage

Extended Options Package

Our extended options package ensures broad protection for your clients.

This endorsement offers foreign voluntary compensation, waiver of subrogation, increased Employers Liability limits, and more, all for a nominal charge.

Key Points of Comparison

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Other Carrier's Program

Commercial Auto Coverage

The Hartford's Broad Form Endorsement

<input type="checkbox"/> Employees as Insureds	Do your employees drive their own cars on company business?	If an employee is driving his or her own car on company business with your permission and has an accident, the employee is afforded personal liability protection in the excess of his or her personal auto insurance.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Hired auto physical damage	Does your firm use rental cars? Most policies will not address physical damage without separate coverage.	If we are providing liability and physical damage coverage on at least one owned auto, we will provide \$50,000 limit per loss for hired auto physical damage.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Extra expense broadening coverage	Many carriers do not consider expense associated with returning a stolen vehicle to the insured as a "loss" to a covered auto.	It has long been our claims' handling practice to pay any extra expense associated with returning a stolen vehicle to you.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Lease gap coverage	Is your firm currently leasing any of the vehicles in the company fleet?	In the event of a total loss to a leased covered auto for which the lessor has been added as an additional insured, we will pay the outstanding balance of the lease (excluding taxes, penalties, and overdue amounts) if it exceeds actual cash value.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

Directors & Officers Coverage & More

<input type="checkbox"/> Private Choice Encore	Broadcasting firms face additional liability exposures.	Private Choice Encore from HFP combines many important coverages, such as D&O, EPLI and Fiduciary Liability in a single flexible policy.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
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This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms, and conditions, refer to the insurance policy. In the event of a conflict, the terms and conditions of the policy prevail. For details on this or any of The Hartford's programs, contact your Middle Market representative, or visit the EBC.