

# Communications and Media Insurance Program

*Delivering Greater Value in Middle Market*

## Building Strong Agency Relationships — an Opportunity to Increase Sales

Midsized communications and media businesses offer a growing and profitable sales opportunity. Countrywide, there are more than 18,000 such businesses in the middle market alone, representing a potential commercial premium of \$1.9 billion. Please contact your Middle Market Sales Underwriter for more information about the market potential in your area.

## Eligibility

Eligible accounts include publishers (newspapers, magazines, books, database, directories, and others), telephone companies (wired and wireless telecommunications service providers including Internet Service Providers), radio and television broadcasting, cable broadcasting, telecommunication equipment providers and audio or video post-production services.

## A Comprehensive Package Aimed Specifically at the Communications Industry

The Hartford understands this industry and their insurance needs. We can help you better connect with clients by offering a complete program of coverages designed for this industry.

## Innovative Products

### Property Choice<sup>SM</sup>

The Hartford's state-of-the-art Property Choice product addresses the unique needs of communications and media companies with a number of specific coverage features that are meaningful to businesses in the industry. Some of the features of special interest are:

- Built-in Equipment Breakdown Coverage.
- Computer Equipment, Media and Data automatically included in the definition of covered property.
- Worldwide Business Travel coverage.

- Up to \$1 million in coverage for Newly Acquired Buildings and up to \$500,000 in coverage for Newly Acquired Business Personal Property.

**Communications and Media SPICE** endorsement offers important coverage extensions, including:

- Business Personal Property at Unnamed Premises.
- Mobile Equipment.

## General Liability Choice

The Hartford's experience insuring communications and media businesses has made it possible for us to develop independent rates for these industries, giving you and your clients the benefit of a highly flexible rate structure designed to better reflect the unique exposures of individual businesses.

Some of the key coverages are:

- Automatic Additional Insured as required by a written contract.
- Liability and property damage coverage for objects falling from towers.
- Mental anguish is covered if it arises out of bodily injury, sickness or disease.
- Coverage for injury or damage occurring during setup, operation or dismantling of broadcasting equipment during remote broadcasts.
- Vendors, volunteers, employees, and lessors of equipment on premises as insureds.

**For more information, visit our Communications and Media site on the EBC.**

This document outlines in general terms the coverages afforded under the policy. 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.

