

MARINE INSURANCE: MARINE ENTERTAINMENT EQUIPMENT CHOICESM

RELY ON A CARRIER THAT KEEPS THE SPOTLIGHT ON YOUR ENTERTAINMENT EQUIPMENT PROTECTION NEEDS.

STANDOUT COVERAGE FOR ARTS AND ENTERTAINMENT EQUIPMENT

Your policy typically covers:

- Property in storage
- Property in transit
- Property owned by others and in your care, custody, or control
- Property on exhibition

Expedites expense, rental reimbursement and exhibitions

- Other important coverage additions and basic limits are built-in

Coverage is available on a scheduled or blanket basis

Limits may be customized to meet your individual needs



Worldwide coverage territory

Touring bands. Regional theater companies. Symphony orchestras. Independent performing artists. Indie film producers. Alternative rock bands. Dance troupes. DJs.

The world of entertainment is diverse and complex. So is the equipment entertainers use. From costumes, puppets and musical instruments to video and sound systems, equipment is a vital part of the entertainment business.

When the show must go on, having the right insurance protection can be critical. The Hartford can help.

SERVICE BACKED BY SPECIALIZED KNOWLEDGE

Your business has unique challenges, deadlines and pressures. We understand that at The Hartford. Depend on us for:

- Marine underwriting specialists who work directly with your insurance agent or broker to provide coverage made for your business
- Claims specialists who understand that the show can't go on when equipment is damaged
- Prompt and fair claims service when a loss occurs

Prepare. Protect. Prevail.®

continued



200+ YEARS OF EXPERTISE

Peace of mind comes with confidence, and with The Hartford, you'll have both. Our over 200 years of experience and commitment to our policyholders speaks for itself.

You can rely on us for all of your business insurance needs. Ask your agent how to simplify your risk management program by consolidating your protection through The Hartford.

COVERAGE HIGHLIGHTS

Broad definition of covered property. Covered property includes your equipment and related property, including audio, visual, computer, recording, lighting and projection equipment, wardrobes, props, costumes, and fine arts, as well as similar property of others in your care, custody, or control.

Property loaned, leased or rented to others. You'll have up to \$5,000 coverage for direct physical loss to covered property you own that you loan, lease or rent to others.

Accounts receivable. We provide coverage of up to \$5,000 to help you re-establish accounts receivable records damaged as a result of a covered, direct physical loss.

Expediting expense. While commonly used equipment is easily and quickly replaced, specialized or customized equipment may not be. To help you keep your performance commitments, your policy can cover the necessary and reasonable expenses up to \$10,000 to expedite repair or replacement of covered property. We can also cover expenses to temporarily rent replacement property until your damaged property can be reasonably repaired or replaced.

Business personal property. Your policy covers up to \$10,000 direct physical damage to your business personal property resulting from a covered cause of loss.

Rental reimbursement. If covered property you rent or lease from others suffers direct physical damage due to a covered cause of loss, you're protected. Your policy includes coverage up to \$25,000 for continuing rental or lease charges you're legally obligated to pay under a written lease or contract.



Newly acquired property. Your policy covers newly acquired entertainment equipment for up to \$10,000 for 45 days or until the expiration or cancellation of the policy, whichever comes first.

Valuable records, data, and software. Record keeping is essential for any business. Your policy provides up to \$5,000 coverage to restore, replace or reproduce your valuable records, data and software.

Unexplained disappearance. Your coverage is extended to provide up to \$5,000 to replace covered property you discover to be lost or missing while taking inventory – as long as you can furnish a sales receipt or manufacturer's packaging.

Exhibitions. Equipment that's physically damaged by a covered cause of loss while on temporary exhibition is covered for up to \$25,000.

Error in repairing, restoration or retouching. Your policy also extends coverage for losses resulting from your employees' defective workmanship in repairing, restoring, or retouching covered property.

Valuation. When a covered loss occurs to covered property, the damaged property will be valued at the least of:

- The cost to repair, rebuild, or replace with new property of comparable kind or quality
- The actual cost to repair, rebuild, or replace the covered property
- The actual cash value of the covered property at the time of the loss

Fine arts are valued at the least of:

- Market value at the time of loss
- Reasonable cost of repair or restoration immediately before the covered loss or damage
- Cost of replacement with substantially identical property

If you choose *not* to replace the covered property, it will be valued at the lesser of replacement cost or actual cash value.

MOVE YOUR BUSINESS AHEAD WITH THE HARTFORD.

Talk to your agent from The Hartford today. And visit THEHARTFORD.COM/MARINE.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of September 2015.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



Business Insurance
Employee Benefits
Auto
Home