

Frequently Asked Questions

- **How is the premium calculated?** *The premium for liability coverage is \$175 for the first system and \$60 for each additional system, e.g., 3 systems; $\$175 + \$60 + \$60 = \295 total annual premium. If you want coverage on your equipment then you must submit a list of the equipment to be covered with replacement cost for each item shown. Then the total of the equipment is calculated. The premium is 1% of the replacement cost (minimum \$150 premium for \$15,000 of coverage), e.g., total equipment value of \$20,000, $1\% = \$200$ in annual premium. So as an example, three systems valued at \$20,000 would have an annual premium of \$495.*
- **Can I insure my office furniture, equipment, etc?** *Yes. You can insure your office equipment and furniture. On the equipment list show a category "Office equipment/furniture" and show the total replacement cost.*
- **Can I cover the liability on my office and businesses operations?** *Yes. There is no additional charge to insure your office for liability. This coverage will satisfy your lease requirement that you have liability insurance on your leased premises.*
- **What happens if I insure for 1 system and I have 2 or more?** *In the event of a claim, the insurance company will have the right to choose the system they have insured, it is unlikely they would choose the system with a claim. The number of systems you own is the rating process used to offer coverage. Someone with one system is a different business than someone with 5 or 10 systems. The annual premium to add additional systems is only \$60 per year per system.*
- **What will happen if I have property claim and the items stolen or damaged are not on the list?** *You will not be covered for any loss for items that are not on the equipment list. It is important that you keep your list current and to send a new list when you add or remove items you own.*
- **What does liability cover?** *Liability is coverage that insures you against damage you do to another person or another person's property. The WEDJ.com program is for \$1,000,000 per occurrence (this means per claim) and \$2,000,000 aggregate (this means the total that can be paid in any one policy year). Higher limits for occurrence coverage are available, please call the program manager.*
- **Does a copy of my insurance participation binder of insurance also show proof of insurance to venues or clients?** *Yes, in many cases the copy of the participation binder of insurance will satisfy the venue or client. If they need a third party certificate of insurance with their name on it, please submit the request in the third party certificate request form you received with your participation binder or you may get a copy online at www.mobiledjinsurance.com*
- **What are certificates or third party certificates?** *Venues may require you to have liability insurance before they will let you on their premises. Note: There is some confusion regarding what third party certificate of insurance does. It DOES NOT provide insurance to the venue that you are paying for. All a third party certificate of insurance does is to inform the venue that you have liability insurance in place on the date you are on their premises. What the certificate covers is as follows: If YOU do something that causes damage to another person or another person's property and THEY get sued for what YOU have done, then your liability insurance will defend them (which usually means the venue is removed from the suit). Your liability insurance in no way is covering them for actions or damage for which THEY are responsible. Conversely, if you are sued for something the venue has done, their liability insurance will cover you (this will happen with or without a certificate of insurance);*
- **How do I get third party certificates when I need one?** *You received a copy of the third party certificate request form with the participation binder of insurance or you can go online at www.wedj.com and obtain a copy there.*
- **What do certificates of insurance cost?** *The first 25 are free. Anyone needing more than 25 certificates should call the program manager (630 242-3176) and negotiate a flat fee for certificate preparation.*

- **Am I insuring a venue or client with a third party certificate?** *No. There is some confusion regarding what third party certificate of insurance does. It DOES NOT provide insurance to the venue that you are paying for. All a third party certificate of insurance does is to inform the venue that you have liability insurance in place on the date you are on their premises. What the certificate covers is as follows: If YOU do something that causes damage to another person or another person's property and THEY get sued for what YOU have done, then your liability insurance will defend them (which usually means the venue is removed from the suit). Your liability insurance in no way is covering them for actions or damage for which THEY are responsible. Conversely, if you are sued for something the venue has done, their liability insurance will cover you (this will happen with or without a certificate of insurance).*
- **Should I be asking my venue for certificates naming me as additional insured?** *No. At best you will alienate someone you need, and you really don't need the certificate. Their insurance will cover you if you are sued for something the venue is responsible for by law. The real purpose of the certificate is to show that insurance is in place on the date of the event. You really don't need that proof from a venue.*
- **What are the exclusions to the policy?** *The standard exclusion on all policies such as war, acts of God etc., Coverage does not include anything that happen in the act of loading or unloading a vehicle (the reason is that no insurance company will insure for acts that you do yourself. Also excluded is mysterious disappearance from a vehicle where there is no sign of forced entry. PLEASE CALL THE PROGRAM MANAGER (630 242-3176) WITH ANY QUESTIONS OR NEEDED CLARIFICATION.*
- **Do I have to have an alarm on my vehicle to cover my equipment?** *No! We believe a car alarm is not a deterrent. To prove our point, how many times have you heard a car alarm and did anything about it?*
- **Can I insure my trailer?** *In states where a trailer is a vehicle the trailer must be insured on the auto insurance policy. In states where a trailer is NOT a vehicle and is considered business property. Then it can be listed on the equipment list and insured as property. In either case the equipment inside the trailer is insured if you have purchased equipment insurance and the items are listed on the list you sent to us when you bought the insurance.*
- **Can I buy other kinds of insurance such as Workers Comp; Commercial Auto; Health; Life Insurance; Long Term Care, etc.?** *Yes. Call the program managers office (630 242-3176) or submit a "contact me" form from the WWW.wedj.com web-site and we will call you. Soon there will be an automated connection to obtain quotes for health insurance.*
- **How fast can I obtain coverage or get a certificate of insurance?** *Requests received before noon are generally processed the same day, after noon generally the next business day. If you have an emergency, call the program manager and let us know.*
- **If I am a wedding planner or event planner can I get coverage?** *Yes, but you must call the program manager to obtain a quote.*
- **Do I have to be a member of WEDJ.com to obtain the insurance?** *Yes! You must be a Bronze level member (cost is \$44.95 per year). This can be accomplished by going to WWW.wedj.com and clicking on the 'get listed' button on the top of the page and follow the instructions. After you create you log in wait about 10 to 15 minutes for the WEDJ data base to update, then sign back on and click on the 'renew or upgrade' button and follow those instructions to obtain the Bronze level membership*