

WEDJ.com INSURANCE PROGRAM

Liability & Property Insurance Specification For Members of WEDJ.com

Program Broker / Manager

G.A. MAVON & CO.

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You must be a bronze level, or higher, member of WEDJ.com to participate in the WEDJ.com Insurance Program. Membership is issued by WEDJ.com. Membership numbers are non-transferable. Fraudulent use will result in revocation of membership and insurance privileges.

LIABILITY & PROPERTY COVERAGES ARE ONE POLICY AND MAY BE PURCHASED SEPARATELY

LIABILITY COVERAGE

- Master WEDJ.com liability policy with each member as an individual insured member, LIMITS APPLY TO EACH MEMBER
- Liability limits \$1,000,000 per occurrence, \$2,000,000 aggregate
- \$1,000,000 products & completed operations aggregate
- \$1,000,000 personal & advertising injury.
- \$50,000 Damage to rented premises
- \$5,000 medical expense carve out
- \$250 deductible for property damage LIMITS APPLY TO EACH MEMBER.
- First system \$175, each add'l system \$60
- Covers you for sums that you become legally obligated to pay as a result of bodily injury or property damage arising out of your business operation
- Premises owners & venues can be added as additional insured
- First 25 certificates are free

PROGRAM NOT AVAILABLE FOR BROKERS

EQUIPMENT COVERAGE

- Master WEDJ.com Inland Marine policy with each member as an individual insured LIMITS APPLY TO EACH MEMBER
- Coverage is for equipment, related accessories and music libraries while on or off your premises. Risks of direct physical loss, except those causes of loss specifically excluded are covered
- Valuation is on a replacement cost basis with no co-insurance
- DEDUCTIBLE: \$250 per loss
- **Theft is not covered unless there is a sign or indication of forced entry. This exclusion applies to vehicles**
- Rates are \$1 per hundred dollars of replacement cost valuation
- Premises owners can be added as additional insured
- First 25 certificates are free.
- You may insure additional office equipment & furniture, etc
- **No coverage for self inflicted damage**

PROGRAM NOT AVAILABLE FOR BROKER

MAJOR EXCLUSIONS: Explosives, Animals, Errors & Omissions, & Contingent Business Operations, Pyrotechnics, Assault & Battery, Inflatables (bounce houses). Liability coverage is available for inflatables & novelties such as Moonwalks on a separate policy (please call program manager).

This summary is not an all inclusive description of the policy terms & conditions please call the program manager shown above with any questions