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MATERIALS ON SITE COVERAGE - Protects your business from financial loss due to theft, vandalism or other damage to materials being stored or used at a job site.

MEDICAL PAYMENTS COVERAGE - Reimburses your business for medical and funeral expenses as a result of bodily injury or death for which your business is held liable.

MEDIA PROFESSIONAL LIABILITY - An errors and omissions (E&O) policy insuring against claims based on alleged violations of copyright, libel, slander, and privacy/publicity infringement. In addition an E&O policy can protect against claims based on creative concepts used in a production: the originality of the concept, the script, the characters, the music, the production design. This is not to be confused with E&O as it would relate to the content of matter's correctness or appropriateness especially if it were to result in a bodily or property damage claim.

MISCELLANEOUS EQUIPMENT FLOATER - The equipment covered by this policy as the name implies may (at the underwriter's discretion) include for coverage varied equipment or property. For purposes of the media and entertainment insurance these may include any of the following categories: Camera, Sound, Grip, Electrical lighting, Communications and Musical Instrument Equipment, Production Location Equipment (fixed and mobile), Recording Equipment, Theatrical Property, Recreational Area Equipment and various related property. See Miscellaneous Non-owned or Rented Equipment coverage for the insurance treatment for property (equipment) of others.

MISCELLANEOUS NON-OWNED OR RENTED EQUIPMENT - The equipment covered under this option follows what is or can be covered under the Miscellaneous Equipment Floater except that the covered property is not owned by insured. Also known as Property of Others that is typically under a short-term rental, lease agreement or borrowed temporarily and is to be covered while it remains in the insured's care, custody or legal responsibility.

MISREPRESENTATION - making written or verbal statements that are untrue or misleading with the intention of deceiving the insurance company and which may be grounds for voiding an insurance policy upon which the original statements were based.

MOBILE BROADCASTING, TRANSMITTING, OR RECEIVING EQUIPMENT - Means mobile or portable electronic or electronically controlled transmitting, recording or receiving or other technical equipment of a similar nature and purpose customarily transported by, used in, on or around automobiles, whether permanently installed or not.

MONEY AND SECURITIES COVERAGE - protects your money and securities while they're on your business premises or off premises, such as while being transported to the bank.

NEGATIVE FILM & MEDIA COVERAGE - for exposed motion picture and magnetic or video tapes, including sound tracks and records. Exclusions include loss due to faulty stock, faulty cameras and sound equipment, and faulty developing, editing and processing, but some underwriters will delete many of these exclusions for an additional premium. See Faulty Camera Stock Coverage.

NON-OWNED AUTO - A vehicle used for business purposes that is not owned, leased, hired or borrowed by the insured. Example: An employee's own auto used in making sales calls or deliveries for a commercial insured. Non-owned autos are a classification of covered vehicles under the business auto coverage form, garage coverage form, and truckers' coverage form.

NON-OWNED AUTO LIABILITY - Provides your business protection against liability claims arising from the use of autos hired, rented or owned by others (including your employees) on your company's business, but does not include autos titled to your company.

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The abbreviated outlines of coverage used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of some of the coverage options available. Please consult your agent, broker or insurance consultant and your actual insurance policy for more specific coverage details.