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SEXUAL HARASSMENT - Unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature that are made a condition of employment, used as a basis for employment decisions, or create a work environment that interferes with job performance.

SURETY BOND - A document guaranteeing to the principal that a designated amount of money will be paid by the surety if described actions do not occur.

SYSTEMS BREAKDOWN COVERAGE - See Equipment Breakdown Coverage.

THEFT - Any act of stealing, including burglary, robbery and larceny.

THIRD PARTY PROPERTY DAMAGE LIABILITY - This provides protection against loss to property of others while the property used or in-tended to be used in connection with a covered production. An important worth noting is how this coverage coordinates with your non-owned and rented equipment coverage option. Some insurers require that you also purchase this coverage to address claims where rental companies hold you responsible for lost rentals “resulting loss of use.”

TORT - A wrongful act, resulting in injury or damage, on which a civil lawsuit may be based.

TOWERS AND ANTENNA COVERAGE - Include your fixed location broadcast, transmission or receiving towers, antennas, parabolic reflectors, passive repeaters, earth stations, microwave or satellite transmitting or receiving dishes and includes the following if attached to or within a stated radius of a covered tower or antenna location.

TRANSIT INSURANCE - Protects any shipment of goods you make by car, truck, rail, or air from the time it leaves your business location to the time it's delivered to your customer.

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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.