

NATIONAL ASSOCIATION OF BROADCASTERS (NAB)

PROPERTY & CASUALTY INSURANCE PROGRAM

Aon Association Services has been selected by NAB to administer their property and casualty insurance program. The NAB Property & Casualty Insurance Program offers a full range of coverages and appropriate limits tailored to NAB members at a competitive price.

Program Participation:

These coverages, provided by The Hartford, are available to Radio and T.V. stations of all sizes. The Hartford is rated A+ (Superior) by A.M. Best, with a Financial Rating of XV (greater than \$2 billion).

Coverages:

- Commercial General Liability
- Towers & Attachments
- Computer Equipment
- Automobile
- Umbrella Liability
- Broad Real & Personal Property Protection
- Equipment Breakdown
- Employee Benefits Liability
- Workers' Compensation

Special Program Dividend Feature:

We have negotiated a special dividend* component with The Hartford for program insureds. This dividend is not available in all states. Note that the dividend feature is available to eligible radio and television broadcasting companies only.

*Premium for certain coverages, whether part of the package policy or written separately, are excluded from the dividend. In accordance with state law, dividends may not be guaranteed in advance and can be paid only from distributable surplus following resolution adopted by the Board of Directors of Hartford Fire Insurance Company or its affiliates declaring the dividend. Nothing contained herein or communicated either in writing or verbally shall in any way change or modify this understanding. This illustration does not represent or imply in any way a guarantee of the payment of dividends. The parameters of this plan are subject to all of the laws and regulatory requirements for jurisdictions of the United States of America. The dividend plan is not available in all states.

Available to qualified Radio and TV Stations of all sizes!

For more information on the program, please contact:

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Please note that the precise coverage afforded is subject to state approval and the terms, conditions, and exclusions of the policies as issued.

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