HUB PROGRAM COVERAGES

* All-risks’ coverage on your instruments and equipment
* Worldwide coverage - no Territory Exception
* Rental Reimbursement -- up to $10,000 in coverage, if you need to rent instruments or   
  equipment in the event of a loss
* $100 deductible per occurrence on instruments and equipment, as opposed to other proposed rates are $250
* Up to $2,500 coverage on promotion material, T-shirts, CD’s, posters, etc.
* Loss of earnings up to $5,000 due to loss or damage to venue
* Loss of earning up to $5,000 due to loss or damage to equipment
* Locked vehicle – no exclusion
* Rented, Leased or Borrowed Equipment, $10,000 limit up to 30 consecutive days
* Optional Commercial General Liability including bodily injury, property damage, medical payments, tenants legal liability and non-owned automobile

RATES AND PREMIUMS

* $2.20 rate per $100 sum insured for Instruments and Equipment ($100 deductible)

Liability rates ($500 deductible):

* $1,000,000 limit - $66/member
* $2,000,000 - $127/member  
  Higher limits available upon request
* HUB will pay $50/ad up to $100 for newsletter inclusion
* APPLY FOR COVERAGE   
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