

Working together  
to keep your  
customers  
talking.



## Telecommunications Insurance Plan

# Working together to keep your customers talking.

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## We're here to serve you

Over the last 40+ years Farmers Union Insurance has earned the trust and respect of more rural telecommunications companies than any other insurance provider. And we've done it by listening carefully to our telecommunications customers and working closely with you to build a complete insurance program around your individual needs. As a result we've grown into the nation's largest telecommunications insurer.

Each step of the way, we're here to help protect your financial investment. In the event of a loss, our knowledgeable claims adjusters will handle your claims promptly and efficiently. We're proud of our claims team and the outstanding service they provide our telecommunications customers.

## Complete protection under one policy

The Telecommunications Insurance Plan (TIP) from FUI is a single-policy, multi-peril contract designed to provide a comprehensive package of property and liability coverages for telecommunications systems.

Our TIP replaces most or all of these policies and endorsements:

- Fire and Extended Coverage
- Vandalism and Malicious Mischief
- General Liability
- Automobile Liability and Physical Damage
- Cargo and Transit
- Inland Marine
- Glass and Advertising Sign
- Property Monthly Reporting Forms
- Burglary and Theft
- Crime (Fidelity)

## Pay just one premium

Our TIP requires only one annual premium, due at policy inception or renewal. Other billings may occur if you add property to your policy during the year.

## TIP special features

- No co-insurance or pro rata penalty
- No vehicle endorsements
- No general liability audits
- No fellow employee exclusion
- No punitive damage exclusion
- No explosion, collapse or underground exclusion

## Specialized service

We know your business. Our Account Executives market property and casualty insurance exclusively to telecommunications companies like yours. We're active members of national, regional and state telecommunications associations.

## Financial strength and stability you can depend on

FUI is rated "A" (Excellent) by insurance analyst A.M. Best.

The company is part of QBE the Americas, a division of Australia's QBE Insurance Group Ltd., one of the top 25 insurers worldwide. For more information, visit [qbe.com](http://qbe.com).

## Tools you can use

MyWave® is a complimentary Web-based, value-added service available to our policyholders. Visit the site for safety and risk management information including customized and downloadable policies, procedures and employee handouts. Information is also available about human resources and workers' compensation issues, including the tools to help you maintain your OSHA 300 log of injuries and illnesses.

# Summary of coverages



## Real and personal property

- “All Other Peril” coverage is included for all real and personal property, subject to deductible and policy limitations and exclusions.
- Blanket Property coverages aren’t limited to a value per item or location schedule. There is no co-insurance or pro rata distribution clause.
- Property covered includes:
  - Property owned by you, including improvements and betterments
  - Property for which you may be legally liable
  - Property for which you have assumed liability prior to loss
- Deductible is \$1,000 per occurrence. Alternative deductibles are available.
- Significant enhancements to basic coverage include:
  - \$100,000 Overhead Line
  - \$1 million Earthquake and Flood (Certain high-risk areas are excluded.)

- Value Protection Group Basic coverage limit is \$250,000 and includes:
  - Loss of Use
  - Accounts Receivable
  - Valuable Papers
  - Newly Acquired Property
  - Property Off Premises
  - Electronic Data Processing
  - Law or Ordinance

## Liability

- Liability coverage is \$1 million single limit per occurrence for both personal injury and property damage.
- Liability coverage applies to all claims “which the insured shall become legally obligated to pay,” except those claims specifically excluded in the policy.
- Liability of others assumed under written contract is covered

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- Employees are included as insureds while acting within the scope of their duties and protected from claims by a fellow employee.
  - Errors and Omissions coverage for claims arising out of publishing telephone directories is included.
  - Punitive Damage coverage is included, except where prohibited by law. (Applies to coverages under the Telecommunications Insurance Plan [TIP] only, not with respect to any supplemental coverages.)

### Auto physical damage

Since no vehicles are scheduled, coverage for owned autos applies as soon as you acquire ownership, including attached equipment. Alternative deductibles are available.

- Comprehensive coverage is available on a blanket basis on all owned autos and trailers, subject to a \$250 deductible.
- Collision coverage (optional) applies to all owned autos, subject to a \$500 deductible.

### Supplemental coverages

- Umbrella Liability coverage broadens coverage to include areas not insured under our TIP. It also increases your liability limits to \$1 million above the standard TIP limit of \$1 million. Higher limits are available.
- Blanket Position Fidelity Bond and additional crime coverages are available.
- Directors, Officers and Manager Liability coverage, including Employment Practices Liability, are available. Other Employees as well as Entity coverage may be added for an additional premium.
- Fiduciary Liability coverage
- Employee Benefits Liability coverage

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### Contact us

5619 DTC Parkway, Suite 300 | Greenwood Village, CO 80111  
800.669.0622 | [farmersunioninsurance.com](http://farmersunioninsurance.com)

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# Claims service



## We're here to serve you

At Farmers Union Insurance, our claims department is ready to serve you any time of the day or night. We've partnered with the telecommunications industry since 1968, and we know and understand your business and how to mitigate your losses. Timeliness is crucial when you have a loss, and we're always ready to assist you.

## Flexible claim reporting

Claims can be reported any time through your MyWave® site, the FUI Web site, or by calling our claims service center at 866.NFU.LOSS (638.5677). Claims are routed to the appropriate staff adjuster for fast service, and our call center can escalate the claim if necessary.

## Local claim service

We have experts dedicated to handling property and liability telecommunications claims. Our claims adjusters are strategically located throughout our core operating area. You'll receive their prompt, knowledgeable service in the event of a claim.

## Post-incident procedures

When a loss occurs, time is of the essence, and your first reactions can make a huge difference in handling a claim quickly and successfully. Please follow these steps after a loss:

- Liability/auto losses
  - Attend to any bodily injuries. Make no comments or commitments regarding fault. Let the injured party know you will turn the matter over to FUI.
  - Secure the names, addresses, phone numbers and insurance information (if needed) of all involved parties and witnesses.
  - Contact FUI claims through your agent or our claims hotline, 866.638.5677, so we can assign a claims adjuster promptly.
  - If civil authorities are involved, cooperate fully.
  - Preserve all evidence of the loss. If possible, take photographs of involved vehicles and parties and the scene of the accident.
  - Work closely with your FUI claims adjuster to conclude the matter. Don't try to handle the claim yourself.
  - Don't discuss the matter with anyone without first consulting your assigned claims adjuster.
  - Occasionally, our claims adjuster will involve attorneys or accident reconstruction experts in the adjustment process. Please cooperate with these individuals.

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— Property losses

- Protect the property from further loss.
- Contact FUJ's claims department.
- Preserve the loss site and all evidence for our claims adjuster. This will help determine the potential for subrogation and coverage available.
- Determine what repairs are needed.
- Determine if interim repairs or extra expenses are needed to continue or restore your operations.
- Work closely with your FUJ claims adjuster to document the loss and repair.

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## Contact us

For claims information, please contact your agent or call our claims hotline, 866.638.5677.

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# Risk control service



Effective risk control is a key to keeping our insureds' premiums low. At Farmers Union Insurance, our professional risk control staff is highly trained and experienced in helping our insured telecommunications companies and related organizations establish safety policies and programs.

Our risk control staff is second to none in providing services to our insured telephone, cable TV and radio broadcasting companies. We understand the technologies and risks of the telecommunications industry, and this knowledge enables us to provide services targeted to your company's specific needs.

## National safety support

We support safety and risk management initiatives by state telecommunications associations. Each year we contribute a percentage of auto liability and general liability premiums paid by our telecommunications insureds to support state job training and safety programs. Over the years, we've contributed more than \$3 million to these programs across the country.

## FUI safety professionals

Our professional risk control staff can customize services to fit your company's specific needs and help improve your safety and risk control performance. The primary goal of our risk control department is to work with your safety personnel to help prevent losses and limit their severity and frequency.

## Helping you drive safely

Operating a motor vehicle is a major potential risk for any business. We offer driver improvement training instruction and promotional items such as vehicle accident reporting kits. We also administer a safe driver award program to recognize employee drivers who have completed the calendar year with no chargeable vehicle accidents.

## Onsite consultation

Our team will visit your facility, evaluate your safety programs and procedures, and offer risk improvement recommendations at no cost. Services may include:

- Loss history analysis evaluating your company's loss experience, and suggestions for risk improvement actions
- Review and evaluation of in-house safety programs and procedures
- High-level review of grounding and electrical surge suppression systems
- Assistance with disaster recovery and business resumption planning
- Evaluation of work zone safety procedures
- Onsite training modules about issues such as driver improvement, accident investigation, sexual harassment and workplace violence
- Follow-up services for monitoring the effectiveness of services provided

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## Additional resources

We publish “Between the Lines,” a bimonthly newsletter for our insureds, containing safety topics and tips. We also have a library of videos about safety and risk control and fact sheets about various safety subjects.

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## Contact us

If you would like an onsite evaluation or to learn more about any of our risk control services, please contact FU's risk control department at 800.669.0622, or fax 303.338.2726.

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## Thank you for choosing Farmers Union Insurance for your insurance needs.

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### **Farmers Union Insurance**

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