



3300 Neshaminy Blvd. #562
Bensalem, PA 19020
1-888-4EVER-G1 (1-888-438-3741)
www.4EVERGroup.org

**LIABILITY & PROPERTY INSURANCE SPECIFICATIONS FOR
THE 4EVER GROUP, INC.**

Hilb Rogal & Hobbs of Philadelphia, LLC
600 W. Germantown Pike, Suite 300, Plymouth Meeting, PA 19462
Phone 610-260-4342 Fax 610-260-4367
On line application is at: <http://eInsurance.HRH.com>
The insurance broker contact is at: Dale.Wittick@HRH.com

**INSURANCE IS AVAILABLE TO MEMBERS IN GOOD STANDING
IT IS NOT NECESSARY TO PURCHASE BOTH POLICIES – YOU MAY CHOOSE EITHER
LIABILITY ONLY OR BOTH LIABILITY & EQUIPMENT COVERAGES.**

General Liability

- Master 4EVER Group general liability policy with each member as an individual insured member.
- Comprehensive liability limits:
 - \$1,000,000 Per Occurrence
 - \$10,000,000 Aggregate
 - \$2,000,000 Products & Completed Operations Aggregate
 - \$300,000 Fire Damage Legal Liability
- **No deductible for any general liability claim**
- **LIMITS APPLY PER CLAIM AND THE \$10 MILLION AGGREGATE IS SHARED BY ALL MEMBERS**
- Covers you for sums that you become legally obligated to pay as a result of bodily injury or property damage arising out of your business operation except for those causes of loss specifically excluded.
- Premises owners are included as additional insured
- No charge for Additional Insured Certificates
- Coverage DOES NOT include operation of inflatables, pyrotechnics or animals.
- **\$10,000 Personal & Advertising Injury Coverage**
- First professional is \$175.00; each additional professional or assistant is \$60.00
- Minimum annual earned premium \$175.00
- Liability coverage may be extended to cover business operations from an office location (Note: office coverage may be available if you work out of your home).
- Major exclusions are erroneous distribution, surveillance, pornography, errors & omissions, trespassing and assault & battery

Equipment Coverage

- Master 4EVER Group property insurance policy with each member as an individual insured member.
- Coverage is for videography and photography equipment and related accessories and applies while on and off your premises. Risks of direct physical loss, except for those causes of loss specifically excluded.
- Valuation is on a replacement cost basis with no co-insurance
- \$250.00 deductible per loss
- Rate of \$1.00 per \$100.00 of scheduled equipment.
- Minimum premium is \$150.00 for first \$15,000.
- You may insure office equipment and office furniture at the same rate.
- Additional property acquired during the policy term is covered after notice to HRH with updated equipment list. Please notify us as soon as you purchase additional equipment.
- Covered cause of loss means direct physical loss excluding: earth movement; volcanic eruption; flood governmental action; dishonest acts by you.
- Theft coverage is included as long as there are signs of forced entry. Mysterious disappearance is a standard exclusion in all insurance policies.
- A copy of the police report is required to process a covered theft claim.

These specifications are to be used as a general summary of coverages and terms.

**Your specific effective and expiration dates are shown on your certificate.
It shows that all coverage will expire next year on the first day of the same month it is purchased.**

**PLEASE ALLOW 24 HOURS FOR RECEIPT OF YOUR
CERTIFICATE OF INSURANCE AND ALLOW COVERAGE TO BEGIN.**