



## Summary of Insurance Requirements for Leased Access Partners

Please note that this summary does not replace or relieve Lessee from compliance with the terms and conditions of the Channel Lease Agreement.

### Comcast shall require:

- For all customers
  - Media Perils Liability (a.k.a. Broadcaster's Liability or Media Errors and Omissions) with limits of \$1m per occurrence and \$2m aggregate.
- Additional requirement for all customers who will enter Comcast premises:
  - Workers Compensation with limits required by statute
  - Employer's Liability with limits of \$100k each accident/\$300k policy limit/\$100k each employee
  - Commercial General Liability with limits of \$1m per occurrence and \$2m aggregate

### The General Liability and Media Perils Liability policies shall:

- Name Comcast as Additional Insured:
  - Comcast Cable Communications Management, LLC
  - 1701 John F. Kennedy Blvd.
  - One Comcast Center, 32nd Floor
  - Philadelphia, PA 19103
- Waive subrogation in favor of Comcast
- Be written on an occurrence basis

## Common Questions:

1. What is General Liability Insurance and why do I need it?

General Liability protects you against liability for bodily injury and property damage.

You will need General liability insurance if you need to use Comcast facilities to produce, transmit or deliver your programming on Comcast premises.

This protects you and Comcast in case there is an accident on Comcast property.

2. What is Media Perils Insurance and why do I need it?

Media Perils Insurance protects you for your liability arising out of airing images, music, or other content that you do not have the right to air, or content that is defamatory to others. This is usually unintended.

Examples of this could be:

Incorrect information

Unintentionally depicting a person or product unfavorably

Unauthorized use of copyright material (songs, logos, images, scripts)

If your company is not in the business of broadcasting or advertising regularly, you may have protection under the "Personal & Advertising Injury" section of your General Liability insurance. Ask your insurance agent or broker if your General Liability insurance provides this coverage for your company.

3. Where can I get this insurance and how much does it cost?

Your existing insurance agent is the best place to start. Have your agent read and understand the language in your contract so they will properly protect you and assure that your policy meets the requirements.

4. What do I need to provide Comcast as Proof of Insurance?

Your Insurance Company can provide a document called a Certificate of Insurance, usually issued on an ACORD form. We will need to have this form showing details including: Who is Covered, Comcast is named as additionally insured, the amount of coverage and the policy dates. Your agent or broker should be familiar with Certificates of Insurance.