



Coverage Designed For Your Business

COMMUNICATIONS INSURANCE

Our Advisors Understand the Communications Industry

At UNITEL, we take a creative approach to customizing risk solutions for your current and future needs. Our exceptional service and attention to detail will save you time and hassle – so you can focus on other aspects of your business.

You can rest assured that our industry experts have the knowledge and experience needed to create the best plan for your industry by staying current with the evolving technology and trends.

- ▶ Property and General Liability
- ▶ Tech E&O and Cyber Liability
- ▶ Umbrella Liability
- ▶ Commercial Auto
- ▶ Management Liability
- ▶ Bonds

Elevate Your Experience

Effective risk management is key to maintaining the lowest possible insurance premium rates for our communications industry policyholders. We understand the technologies and the risks associated with the industry, enabling us to provide risk management consulting services and programs targeted to your specific needs.

- ▶ Risk Management Services
- ▶ Workers' Compensation
- ▶ Return to Work Programs
- ▶ Safety Program Evaluations
- ▶ Experience Mod Projections
- ▶ Claims Advocacy
- ▶ OSHA and Safety Training
- ▶ Cost of Claims Analysis
- ▶ Employee Benefits

About UNITEL

UNITEL, a division of UNICO, is dedicated to providing innovative insurance and risk solutions for the communications industry. When you partner with UNITEL, you are connected with experienced Advisors that specialize in identifying strategies to best protect every aspect of your business. Our communication clients range from small WISPs to publicly traded companies.



We've Got You Covered

Property and General Liability

Customized for the communications industry, our property coverage includes items such as towers, antennas, service drops, auxiliary power generation equipment, dishes, cabinets, nodes and other unique property used by the communications industry.

General Liability insurance consists primarily of liability coverages, which protect an insured party against injury or damage claims made by other parties. These may include premises and operation, personal and advertising injury, medical payments or products/completed operations.

Auto

Business auto coverage insures vehicles that are owned, leased, hired, or borrowed by businesses, whether they are associations, corporations, partnerships or sole proprietorships.

Workers' Compensation

We take workers' comp seriously, knowing it's the most controllable form of insurance you have. Our Certified WorkComp Advisors work with you to establish a process that reduces costs and improves productivity.

- ▶ Experience Mod Projections and Analysis
- ▶ Cost of Claims Analysis
- ▶ Claims Consulting and Reviews
- ▶ Return to Work Programs
- ▶ Assistance With Audit Disputes

Risk Management

A quick response to a loss can be the difference between a minor incident and a costly disaster. At UNITEL, we have the resources you need to prepare your business and employees for a variety of scenarios.

- ▶ OSHA 10-hour Outreach Training
- ▶ Fit-for-duty Assessments
- ▶ DOT and Non-DOT Drug and Alcohol Screening
- ▶ Development of OSHA Compliant Policies

Cyber and Tech E&O

A wrong click by an employee and your business could be closing its doors. Possible exposures covered by a typical cyber liability policy may include:

- ▶ Ransomware
- ▶ Business Interruption
- ▶ Data Breaches
- ▶ Intellectual Property Rights
- ▶ Defense and Settlement or Judgment
- ▶ Notification Costs
- ▶ Damages to a Third-Party System
- ▶ Forensic Costs to Investigate a Breach

Management Liability

While every business is unique, there are universal exposures that all businesses face. Management liability is a hybrid policy that combines several coverages essential to standard business operations that are normally sold individually.

- ▶ Directors and Officers
- ▶ Employment Practices
- ▶ Fiduciary Liability
- ▶ Professional Liability
- ▶ Fidelity and Crime

Employee Benefits

Offering an easy to understand, fair, well organized benefits package is a must for retention and recruitment. We offer many unique advantages specifically for those in the telecommunications industry.

- ▶ Insured and Self-insured Health Plans
- ▶ Dental and Vision
- ▶ Group Life/AD&D
- ▶ Short-term and Long-term Disability
- ▶ Critical Illness, Cancer and Accident
- ▶ Executive Benefits