

A woman in a light blue blazer and skirt stands in a server room aisle, reaching for a cable. White rectangular boxes highlight a bundle of blue cables on the left, a server rack in the center, and the woman's hand on the right. The background shows rows of server racks with green indicator lights and red numbers (4, 5, 6) on the wall.

Differentiated Broking Solutions

Tech Media Telecom

Willis Towers Watson's Differentiated Broking Solutions (DBS) brings together our deep industry and technical expertise as well as extensive market relationships with top Property & Casualty insurers to deliver unique insurance solutions.

The Technology, Media, and Telecom Differentiated Broking Solutions (TMT DBS) is a unique approach to the market that creates a sustainable competitive advantage and delivers industry-leading growth.

The Tech, Media, and Telecom DBS is designed to have a primary emphasis on clients in the following industries:

- Electronics, Hardware, and Semiconductor
- Internet, Data Networking, and Telecom
- Media-Print, Media-Broadcast, and Media Advertising
- Software and Tech Services

It provides coverage for the core Property & Casualty lines of business:

- Property
- General Liability
- Business Auto
- Workers Compensation
- Umbrella

Benefits

- DBS provides clients elevated terms and conditions by industry, access to improved carrier services and claims outcomes and integrated technical expertise and market strength of WTW as a firm.
- Comprehensive offering available via pre-negotiated minimum coverage requirements
- The ability to efficiently place coverages in an expanded package/suite of coverage
- Pre-approved carrier issued policy forms and endorsements
- Firm minimum service requirements

Coverage Enhancements

DBS consistently delivers standardized elevated coverage to our clients. Below are just some of the many enriched coverages DBS provides.

Extended Notice of Cancellation for all lines

Blanket Additional Insured and Blanket Waiver on Casualty lines

Unintentional Errors and Omissions and Broadened Notice and Knowledge of Occurrence included on all lines

Property:

- The TMT DBS provides increased property sub-limits including:
 - \$1M limit for Contingent Time Element
 - \$100K limit for Electronic Vandalism
 - \$2.5M- \$500k limit for Miscellaneous Unnamed locations
 - \$100k Limit for Exhibitions
 - \$500k - \$1M Off-Premises Service Interruption- Direct Damage including Overhead Transmission Lines
 - \$100k Supply Chain Disruption
 - \$50k Technology Service Provider
 - \$250k Spoilage – Equipment Breakdown per premises
 - \$5M limit for Newly Acquired Premises- Real Property

Enhanced coverage endorsements for casualty lines including:

General Liability:

- Professional Liability Exclusion carve back for Bodily Injury/Property Damage
- Incidental Medical Malpractice
- Personal and Advertising Injury includes libel and slander
- Product recall expenses available upon request (Typical limit \$100k)
- General Aggregate per location/per project
- Primary Non-Contributory included in General Liability and
- Incidental Med Mal and Primary Non-Contributory included

Auto:

- Minimum of \$250 per Disablement on Towing and Labor
- Employees as Insureds and Employees Hired Autos
- Ability to negotiate higher CSL available
- Composite rating available for accounts with larger fleets
- No glass deductible
- Tapes, Records, Discs Coverage

Workers Compensation:

- Several carriers have the ability to offer Guarantee Cost, Large Deductibles, Retros, Captive programs, Structured deductible programs, Integrated deductible programs, as well as rating based on Employee headcount
- Alternate Employer Endorsement
- Stop Gap Coverage
- Voluntary Compensation

Umbrella:

- Up to \$25M Capacity
- Drop down over exhausted underlying aggregates
- Excess Employee Benefits Liability coverage
- Pay on behalf coverage form
- Foreign and Professional Liability carve back for bodily injury and property damage included in if applicable on underlying

Carriers

Chubb	Sompo
C.N.A.	Travelers
Hartford	Zurich

Eligibility

All accounts in the Tech, Media, and Telecom industries listed above that have more than \$50M in revenue are eligible for the TMT DBS.

To determine if an account or prospective client is eligible for TMT Differentiated Broking Solutions visit the [Eligibility Tool](#). If eligible, the tool will also provide instructions on how to send your submission.



Contact

For more information, please contact
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About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas — the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.



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