



Our Entertainment Equipment Choice coverage is designed to help keep your show on the road.

From touring bands and orchestras to theater companies, dance troupes, film crews and DJs, we offer reliable insurance solutions tailored for mobile entertainment productions of any size. With a strong appetite for acts with complex logistics, frequent travel and high-value, specialized equipment—whether owned, rented or on loan—our **Entertainment Equipment ChoiceSM** coverage stays in tune with your needs.

Get standout coverage for your arts and entertainment equipment.

- ▶ **Eligible Risks:** Mobile property or equipment owned or on short-term lease with temporary storage.
- ▶ **Ineligible Risks:** Property or equipment kept long-term at fixed locations (e.g., studios, residences or storage) and businesses primarily leasing owned equipment.

Service backed by specialized knowledge.

Your business has unique challenges, deadlines and pressures. Depend on us for:

- Underwriters who understand your needs and work directly with your insurance agent or broker.
- Risk Engineering specialists who can help you avoid or reduce losses.
- Claims professionals who help deliver prompt, accurate and fair claims decisions when losses occur.

Coverage Highlights

Type of coverage	What it helps cover
Worldwide Coverage	Equipment in transit, storage, exhibition and at venues.
Broad Equipment Protection	Musical instruments, audio/visual gear, lighting, props, costumes, fine arts and more.
Flexible Limits	Scheduled or blanket coverage; limits tailored to your tour's size and scope.
Property Owned by Others	Equipment in your care, custody or control, including rentals and loans.
Expediting Expenses	Up to \$10,000 for urgent repair or replacement to keep your show on schedule.
Rental Reimbursement	Up to \$25,000 for rental/lease charges if rented gear is damaged.
Newly Acquired Equipment	Up to \$10,000 for new gear added during your tour (45 days or until the expiration or cancellation of the policy).

Coverage Highlights (continued)

Type of coverage	What it helps cover
Exhibition Coverage	Up to \$25,000 for equipment damaged while on temporary display.
Unexplained Disappearance	Up to \$5,000 for missing property discovered during inventory (as long as you can furnish a sales receipt or manufacturer's packaging).
Accounts Receivable & Records	Up to \$5,000 to restore lost records, data or software.

Valuation

When a covered loss occurs to covered property, the damaged property may be valued at the least of:

- The cost to repair, rebuild or replace with new property of comparable kind or quality.
- The actual cost to repair, rebuild or replace the covered property.
- The actual cash value of the covered property at the time of the loss.

Fine arts may be valued at the least of:

- Market value at the time of loss.
- Reasonable cost of repair or restoration immediately before the covered loss or damage.
- Cost of replacement with substantially identical property.

If you choose not to replace the covered property, it will be valued at the lesser of replacement cost or actual cash value.

Learn more.

Ask your agent about options or visit [TheHartford.com/marine](https://www.TheHartford.com/marine)



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of July 2026.

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