



UNITEL

Risk Management Overview

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Agenda

- ▶ About UNITEL Insurance
- ▶ Critical Infrastructure Coverage
- ▶ Telecommunications Company Considerations
- ▶ Risk Transfer – Contractor Management Liability
- ▶ Risk Management Summary index
- ▶ Summary

Our Story

- ▶ Founded in 1988
- ▶ Nebraska owned and operated
- ▶ Fueled by Core Values
 - Professional. Trust. Team Player. Positive.
- ▶ Highest honors in our industry





UNITEL

A DIVISION OF UNICO GROUP

- ▶ Established in 2004
- ▶ Client partnerships with 700+ companies
- ▶ Exclusive carrier programs



- ▶ Communication carrier partners

CHUBB®



Where connections make a **difference.**

unitelinsurance.com

Critical Infrastructure Coverage

- ▶ Property
 - Network equipment, Fiber, Buildings, Business Personal Property
- ▶ Inland Marine
 - Mobile equipment
- ▶ Commercial Auto
- ▶ General Liability
- ▶ Umbrella
- ▶ Work Comp

Professional Coverages

- ▶ Tech E&O/Cyber
 - 1st Party and 3rd Party coverages
- ▶ Directors & Officers
 - Coverages for Entity & Insured Person
- ▶ Employment Practices Liability Insurance

Policy Summary Report

Policies	Score	Premiums	Effective Dates	Current Limits	Peer Limits	Executive Highlights	Recommendations
Property/Inland Marine							
General Liability							
Auto							
Umbrella							
E&O Cyber							
D&O							
Management/Executive Policies							

Telecommunications Risk Management Considerations

- ▶ Policies, procedures and practices
- ▶ Personnel management (hiring/firing, etc.)
- ▶ Worker safety (towers, construction, office, etc.)
- ▶ Cyber security (internet ops, CPNI, servers, etc.)
- ▶ Fleet vehicle use and management policy

Telecommunications Risk Management continued...

- ▶ Property protection/access control procedure
- ▶ Disaster recovery/business continuity plan
- ▶ Accounting/money handling procedures
- ▶ Contractor management policy

Contractor Liability Management

- ▶ This is one of the top three extreme exposures to your telecommunications operations
- ▶ The other two are fleet vehicle operations (traditional) and cyber security (new)

Did You Know?

- ▶ When you hire a contractor to perform maintenance or service on your Telco equipment, or to perform work such as plant construction or tower service on your behalf, you could be unknowingly assuming the liability for the contractor's work, or for his workers compensation coverage, under your business insurance?
- ▶ If the contractor has no insurance, or has very low coverage limits, your business may be held responsible for the contractor's negligent actions because you are the one that hired them.

Contractor Requirements

- ▶ Provide a certificate of insurance prior to beginning work, as part of the job terms
- ▶ Confirm that it reflects current policy period dates
- ▶ Verify that the coverage has not been cancelled, suspended, or had the limits changed since the certificate was printed
- ▶ Carry liability insurance limits at least equal to the liability limits you carry on your policy

Performance Contract Requirements

- ▶ You should require the following regarding all work performance contracts, and particularly for contracts for work on towers, trenching, electrical or other high hazard operations
 - Include a "hold harmless" agreement, written in your favor, in the contract
 - Request that your company be named as an "additional insured" on the contractor's general liability policy
 - Request a "waiver of subrogation" endorsement in your favor on the contractor's workers' compensation policy
 - A requirement that the subcontractor maintain adequate commercial GL limits of insurance

Contractor Liability Management

- ▶ All contracts should be reviewed by your competent local legal counsel.
- ▶ If you have any questions relating to managing risk under service contracts, please contact:
 - UNITEL Insurance Group
 - 1.800.755.0048
 - www.unitelinsurance.com

UNITEL Risk Management Advantage

- ▶ On site and remote safety/loss control policy and program evaluations including telecom fleet operations, work zone safety, disaster recovery planning, tower safety as well as general employee safety
- ▶ Loss history analysis to determine trends and patterns that need correction to avoid potential loss
- ▶ High level review of CO/tower grounding and electrical surge suppression systems/procedures
- ▶ Assistance with business continuity and operational risk management planning
- ▶ On-site and/or virtual communications fleet defensive driver training
- ▶ Monthly e-newsletter containing useful risk management topics
- ▶ Access to our library of risk management/technical articles, data sheets and white papers
- ▶ Act on your behalf as liaison to your insurance carrier for dealing with risk mitigation questions, loss control recommendations and to help you effectively deal with your risk challenges



Michael Hetzel

CHCM, CSM, CUSA
Director of Risk
Management Services

Risk Management Index

Documentation	Current Revision Date	Notes/ Recommendations
MSA Contract Review		
Return to Work Policy		
Safety		
Fleet Policy		
Driver Policy		
Employee Handbook		
Disaster Recovery Policy		
Cyber Security/Incident Response Policy		
Sub-Contractor Agreement		
Tower Climbing/Maintenance Safety Policy		
CO/Tower Grounding/Electrical processes		
CO/Tower Grounding/Electrical Audits		
Business Continuity Policy/Document		
Safety Handbook		
Property Valuation Documentation		

Summary

- ▶ A successful business should regularly review its risks no matter how well the company is doing.
- ▶ The best time to take a closer look is when things are going well. Don't wait until operations are struggling.
- ▶ Schedule and conduct regular risk assessments to keep your business running at its best!

Next Steps



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