



# Media/Pro Media Liability Program

## Media/Professional Insurance Coverage Highlights Sheet Multimedia Liability Policy

### We Insure Free Speech Worldwide®

The Media/Pro Media Liability Program offers specialized coverage for a wide variety of media businesses against the devastating impact of lawsuits. The program is written on AXIS paper, with an A.M. Best rating of A (Superior) XV.

With a dominant market share and a history of innovation, Media/Professional Insurance is the worldwide leader in media liability coverage. To maintain and build on this leadership position, we have continuously enhanced our policies and expertise as the market has evolved.

### Coverage Highlights

- Underwritten on AXIS Insurance company paper, “A” rated by A.M. Best and Standard & Poor’s
- Occurrence policy form
- All media classes of business covered
- Limits up to \$15,000,000
- Defense costs within the limit or defense costs in addition to the limit
- “Damages” includes punitive and exemplary damages, where allowed by law
- Universal (worldwide) policy territory
- “All-Risk” coverage agreement provides broad protection including but not limited to:
  - Defamation including emotional distress, outrageous conduct and prima facie tort
  - Invasion of privacy or publicity
  - Infringement of copyright, trademark, title, slogan or other misappropriation
  - Breach of a license to use a third party’s intellectual property
  - Breach of agreement to maintain the confidentiality of sources
  - Personal injury from the acquisition and gathering of matter to be published, broadcast or disseminated
  - Unfair competition or conspiracy
  - Negligent supervision of an employee
  - Contextual Errors & Omissions coverage (including bodily injury and property damage in matter)
  - Negligent transmission of a computer virus or malicious code in media
- Advertising coverage for the publicity and promotion of the Insured’s media
- Coverage for third parties who Insured agrees to indemnify for claims arising out of matter furnished to the third party
- “Insured” includes part-time, seasonal, leased or temporary employees and volunteers
- Independent contractors added to coverage at Named Insured’s discretion
- Coverage for the publication, broadcast or other dissemination of matter in any form including electronically or digitally
- Coverage for the acquisition and gathering of matter in addition to the actual publication, broadcast or other dissemination
- Severability provision for innocent persons involving claims for fraudulent or criminal acts
- Coverage for accusations of criminal acts
- 90-Day acquisition clause with waiver of additional premium if the acquired entity is within the specified revenue threshold
- No “hammer” clause governing settlement
- Claim handling features include options for the Named Insured in selecting and employing outside counsel
- Retractions or corrections are left to the discretion of the Insured

### Optional Coverages

- Business operations personal injury and intellectual property coverage for acts committed in the course of usual and ordinary business operations of the Insured (fills potential coverage gap left in CGL policy)
- Advertising Services E&O
- Commercial Printing E&O
- Cyber/Technology E&O and unauthorized access from Internet services
- Joint Venture Coverage
- Merchandising Activities
- Mitigation Expense Coverage
- Professional Services E&O for miscellaneous exposures
- Public Appearance Coverage
- Subpoena Defense and Free Expression Legal Expense

## Availability

Primary or excess coverage available.

## Classes

The Media/Pro Media Liability program covers all businesses that create or disseminate content. M/PI carefully tailors coverage to meet the specific needs of each type of media business. Specific classes covered include:

- Advertisers
- Ad Agencies
- Authors
- Book Publishers
- Broadcasters (Radio, Television & Cable)
- Magazine Publishers
- Multimedia Companies
- Newspaper Publishers
- Personal Appearances by Celebrities
- Radio, TV & Film Producers or Distributors

## Quotation Requirements

- Completed M/PI application
- Sample of media to be insured
- Sample contracts (e.g. with freelancers, authors, clients, content providers, distributors)
- Claim history
- Experience resumés of management (if new venture)

Please contact your Media/Professional Insurance underwriter with questions about these or any other requirements specific to your clients.

## Claims Management

M/PI's industry-leading media claims expertise includes:

- Dedicated in-house media claims attorneys
- A network of top intellectual property and First Amendment law firms
- Risk management and loss control programs available



PO Box 768 · Hendersonville, TN 37075  
(T) 800-768-7475 · (F) 615-264-3980  
[www.bsrins.com](http://www.bsrins.com)