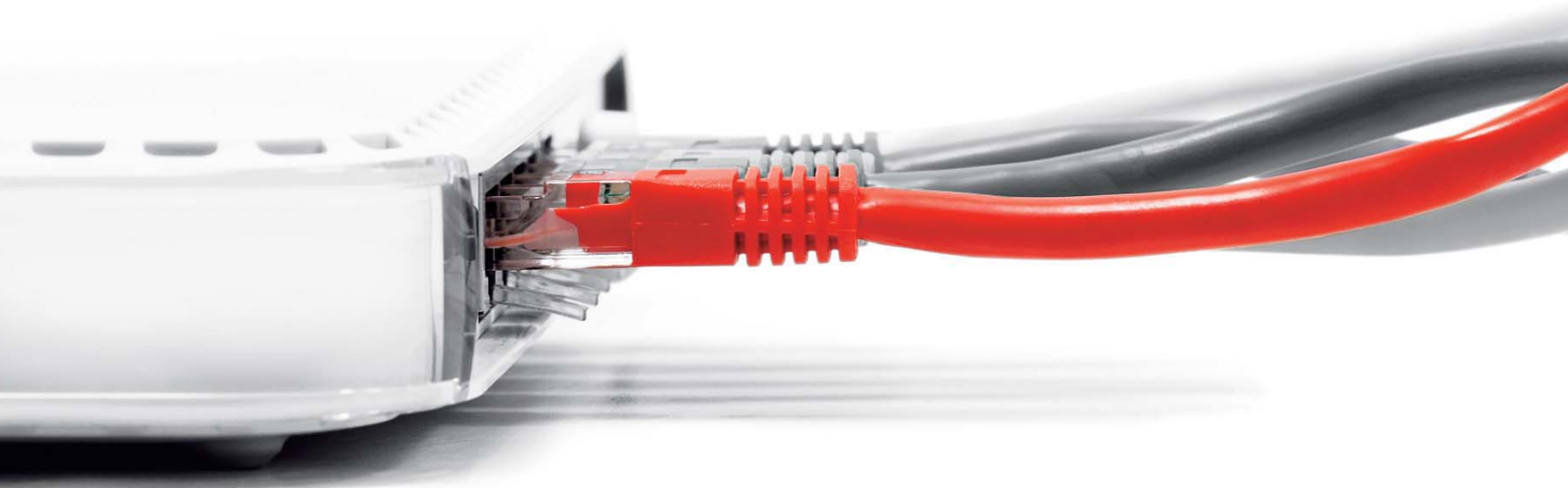




Multimedia Liability Insurance

With broadcasters and publishers constantly updating their methods of content dissemination to ensure maximum global distribution, spanning radio to podcast or newspaper to SMS news updates, content providers have never been more at risk. The Hiscox Multimedia Liability Insurance policy gives broad protection and peace of mind.



Multimedia Liability Insurance

Classes

Including but not limited to:

- Book publishers
- TV broadcasters
- Newspaper publishers
- Radio broadcasters
- Magazine/periodicals publishers
- Cable broadcasters
- Trade journal publishers
- Multi-media content providers
- Online publishers
- Content oriented websites.

Coverage

The key areas of coverage are:

- Intellectual property infringement
- Defamation
- Negligence in media content
- Plagiarism
- Unfair competition in conjunction with IP
- Breach of confidentiality
- Invasion of privacy
- Breach of the scope of a license
- Negligent transmission of malicious code.

Optional coverage

Our policy can also include coverage for:

- Subpoena defense
- Bodily injury/property damage arising out of errors and omissions in content
- Professional services
- Technology activities
- Enhanced privacy liability
- Hacker damage (1st party loss) .

The Hiscox Media Policy

Incorporates these beneficial features:

- An occurrence form
- An open perils form (as opposed to limited named perils)
- Worldwide coverage
- Affirmative cover for punitive damages (where permitted by law)
- Defense costs for your own declaratory relief actions
- Broad additional insured coverage
- Broad definition of media activities
- Coverage for content in any form e.g. podcast, blog or mobile phone message
- Coverage for insureds advertising of their own products and services
- Automatic coverage for acquisitions up to 10% of insured's revenues
- A carve back for fraud or dishonesty where it has not yet been established by a final adjudication
- Severability as to board members, executive officers, in-house counsel, or risk managers.

Why Hiscox?

Because Hiscox offers:

- Flexible underwriting style
- Fast turnaround on quotes
- Simple, clear policy language
- Experienced specialized media claims handling
- Free hotline to legal counsel
- Up to \$10m capacity on primary and excess basis
- Minimum premium \$3,000
- Minimum retention \$5,000.

About Hiscox

Hiscox is a specialist insurance group listed on the London Stock Exchange which has been in existence since 1901. Hiscox USA opened for business in March 2006 with offices located in Armonk, NY, Manhattan, and San Francisco. Lloyd's (A rated) paper, Syndicate 33 is used.



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