



TOKIO MARINE
HCC

Summary of Cover

Marketing, Advertising & Communications Professional Indemnity Insurance

WORDING: PI MAC Add 0618

SUMMARY OF COVER

This is a guide to the cover given by the policy. It does not cover every provision of the policy wording, but your broker will be happy to discuss it with you in more detail. You should read the policy and the additional clauses for full details of the terms and conditions.

PROFESSIONAL INDEMNITY INSURANCE

Indemnity Limit

The indemnity limit is on an 'any one claim' basis (in other words no restriction as to the number of claims in a year but each claim has a maximum limit). HCC International can offer up to £10 million cover for our Media clients.

Key features of the cover

- Insurance Act 2015 Compliant
- Breach of contract cover
- Any form of defamation
- Infringement of intellectual property
- Product disparagement
- Negligent acts, negligent misstatement or negligent misrepresentation
- Acting outside your authority
- Irrecoverable fees
- Misuse of information which is confidential or subject to statutory restrictions
- Breach of license to use a third party's trademarked or copyrighted matter
- Unintentional transmission of a computer virus
- Dishonesty of employees
- Breach of comparative advertising regulations
- Rectification costs
- Indemnity to principals
- Data protection defence costs
- Failure to protect against unauthorized access to systems
- Joint ventures
- Reputation management
- Mergers and acquisitions
- Expenses associated with withdrawal of content as a result of a complaint made to the Advertising Standards Authority (ASA) or the Office of Communications (OFCOM)
- Breach of duty in the sale or supply of a product
- Compensation for court attendance
- Costs for prosecuting infringement of the Insured's intellectual property rights
- Civil liability not included above

Optional cover

- Cyber extension
- Long term agreements
- Technology extension
- USA jurisdiction

Main exclusions

- The Excess
 - Claims and circumstances known at inception of cover
 - Collection of private data without consent
 - A breach of contractual duty, or duty of care owed which goes beyond that implied by common law or statute
 - Bodily injury/property damage
 - Patents
 - North American exposure, unless agreed
 - Obscenity, blasphemy or pornographic material
 - Results of competitions
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Contact us

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