



TOKIO MARINE
HCC

Summary of Cover

Media Liability for Multimedia Companies

WORDING: PI MM Add 0417

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.

MEDIA LIABILITY 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.

Key features of the cover

- Insurance Act 2015 Compliant.
- Any form of defamation
- Infringement of intellectual property
- Negligent acts, negligent misstatement or negligent misrepresentation
- 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
- Indemnity to principals
- Data protection defence costs
- Failure to protect against unauthorised access to systems
- Joint ventures
- Reputation management
- Mergers and acquisitions
- Expenses associated with withdrawal of content to mitigate a claim or by an order of a court
- Automatic inclusion for additional insureds
- Punitive and exemplary damages where insurable and allowed by law
- Worldwide territory
- Coverage is provided on a duty to defend basis.
- Civil liability not included above.
- Defence costs (lawyers, court costs, experts etc) which are payable in addition to the Indemnity Limit.

Optional cover

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

Main exclusions

- The Excess
 - Claims and circumstances known at inception of cover
 - 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
 - Results of competitions
 - Obscenity, blasphemy or pornographic material
 - Licence payments
 - Financial advice
 - Failure to adhere to legal advice
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Contact us

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