



TOKIO MARINE  
HCC

# Summary of Cover

## Marketing, Advertising & Communications Professional Multi Risk Insurance

# WORDING: PMR 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.

## SECTION 1:

### 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
- Civil liability not included above
- Worldwide territory

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## 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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# SECTION 2:

## GENERAL LIABILITY INSURANCE

### Key features of the cover

- Insurance Act 2015 compliant

### Employers Liability

- Cover is provided for your legal liability to employees injured whilst in your employment.

### Public/Products/Pollution Liability

- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property occurring during the period of insurance.
- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property arising out of or in connection with any product occurring during the period of Insurance

### Additional Benefits:

- i. Cross Liabilities: Each person or party specified as the Insured in the schedule is separately indemnified.
  - ii. Indemnity to Principals.
  - iii. Defence costs arising from the following:
  - iv. representation at any Coroner's Inquest or Fatal Accident Inquiry;
  - v. cases of breach or alleged breach of the United Kingdom Health & Safety at Work Act 1974;
  - vi. cases of breach or alleged breach of Part II of the Consumer Protection Act 1987 in proceedings not consequent upon a deliberate act or omission;
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