Media Liability

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A member of the Tokio Marine HCC group of companies

TOKIO MARINE HCC

LLOYD'S Underwriters

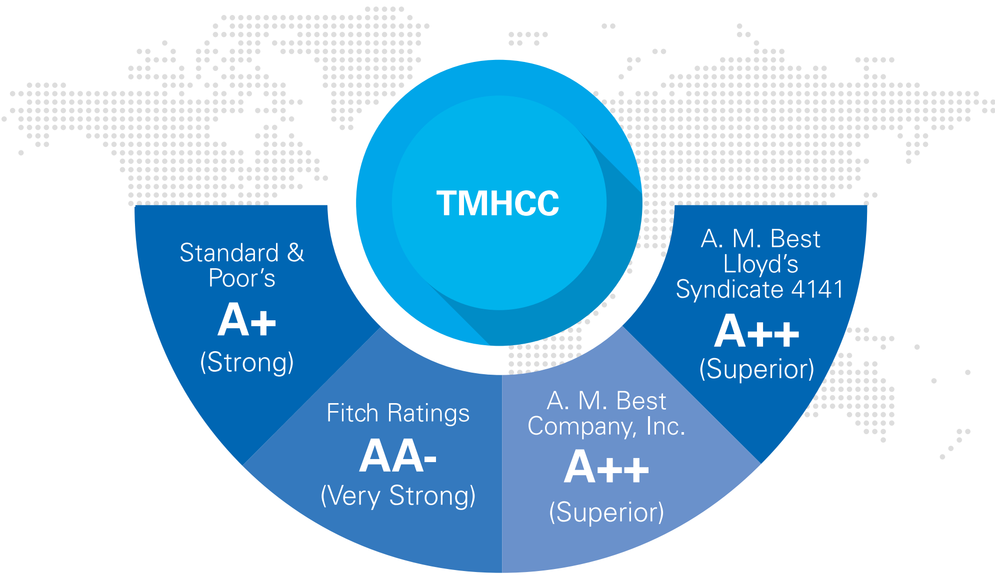
Tokio Marine HCC and Syndicate 4141 at Lloyd's

Lloyd's Syndicate 4141 is managed by Tokio Marine HCC and its principal activity is the transaction of general insurance and reinsurance business operating solely within the Lloyd's market.

After over 40 years as an independent company, in 2015, HCC Insurance Holdings, Inc. was acquired by Tokio Marine Holdings, Inc. Today, HCC Insurance Holdings, Inc. operates as Tokio Marine HCC.

With a focus on customer service and building strong and lasting relationships, Tokio Marine HCC offers a highly diversified portfolio of niche products which can be tailored to customers' needs. We offer specialist capabilities to individuals and a wide variety of businesses, from small and medium-sized enterprises to multinational global corporations. Our strong industry ratings make us one of the most reliable and strongest insurers in the market today.

Tokio Marine HCC's insurance companies are highly rated:



The Growth and Evolution of the Media Market

Over the last few years, the media sector has faced a number of challenges, leading to increased demand for companies and individuals to buy Media Liability Insurance.

Largely, these challenges have arisen from the development of technology and the changing ways in which we communicate with each other, as businesses operate on a global scale providing new ways to engage with customers and key audiences.

Modern communications no longer depend solely on traditional ways of delivering news, but additionally involve the use of social media and User Generated Content. There is now less control over the dissemination of content, which has increased the risk of actions for libel and privacy, as well as initiating an opportunity for private information to be hacked or stolen.

Every country has its own framework of media laws, so when information is disseminated on the web it is already travelling across borders into territories where content can be perceived very differently.

As insurers in this specialist area, it is important that we continue to provide wordings which are innovative and reflect cover for the challenges which are constantly evolving in an increasingly demanding industry.

Whether the subject business is creative, a communicator, publisher, broadcaster or film producer, our policies provide comprehensive cover and are underwritten by experts in this sector who understand media risks as well as the influence of technology.

Managing risk and helping our Insureds with risk management is a key part of our business in providing an excellent product and a great service.

Why Tokio Marine HCC

- Direct access to a team of expert underwriters
- Understanding of clients' needs and cover requirements
- Speed and quality of service
- Specialists in SME insurance

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Media Errors and Omissions Insurance

Reputation is vital in this relationship driven business, so ensuring effective communication of brand or image and producing the best communication is key to maintaining a high profile in this specialist area. Mistakes can happen, but our wording provides one of the broadest coverages to meet most situations where a business may be threatened.

Target Clients Include

- Advertising agents
- Animators
- Brand development / Corporate identity
- Graphic Designers
- Telemarketing
- Market Research Consultants
- Copywriters
- Public Relations Consultants/ Communications Consultants
- Marketing Consultants
- Media business services
- Corporate Identify Consultants
- Database Management Consultants
- Social Media Consultants

Key Aspects of the cover

Limits available up to C$10,000,000
Defence costs in addition
Worldwide/US cover where applicable
Cyber Extension on request
Defamation
Infringement of Intellectual Property Rights
Negligent acts, errors, omissions, misstatements or misrepresentation
Breach of a professional duty
Breach of contract
Rectification cover
Irrecoverable fees
Breach of confidentiality and misuse of information
Loss or damage to documents
Duty to defend basis
Extended reporting periods
Dishonesty of employees
Compensation for court attendance
Reputation management
Breach of duty in the sale or supply of a product
Product disparagement
Acting outside your authority
Breach of comparative advertising regulations

Multimedia Errors and Omissions Insurance

This cover is suitable for companies involved in the publication of content, the broadcast or production and distribution of programming, as well as any other ancillary services. Much of our Multimedia wording has been updated to provide comprehensive Media Liability coverage as well as Professional Indemnity coverage.

Target Clients Include

- Book publishers
- Magazine publishers
- Radio broadcasters
- Television broadcasters
- Online publishers
- Multimedia content providers

Key Aspects of the cover

Any form of defamation
Infringement of intellectual property rights
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.
Reputation management
Expenses associated with withdrawal of content to mitigate a claim or by order of a court
Duty to defend basis

Film & TV Programme Producers Errors and Omissions Insurance

Designed for TV film producers or independent producers for cinematics, including pre-recorded content, stage shows, or music videos, we offer policies on a stand-alone basis, or as annual blanket cover if you produce a large number of programmes for TV distribution. We can also provide clients with Evidence of Coverage Certificates to confirm E&O cover when they sell or licence their programme to broadcasters or distributors.

Additional coverage on annual policy

- Extended period for purchasers, distributors and co-producers
- Claims from earlier productions
- 12 month policy period, including an extended reporting period of 4, 48 or 60 months.

Optional cover

- Worldwide territory/jurisdiction
- Punitive and exemplary damages where the law permits the insurer to pay them
- 36, 48 or 60 months policy period options.

Indemnity limit

- The indemnity limit is on an aggregate basis subject to a maximum limit. However, policy limits on an any one claim basis are available on request.

Target Clients Include

- Production companies producing commercials, cinematic films, programmes for television or other medium
- Film distributors
- Content libraries
- Pre-recorded live events for broadcast or DVD
- Children's, sports, religious or factual documentary programmes

Key Aspects of the cover

- Defamation or other tort related to disparagement of character, reputation or feelings of any person or organisation including libel, slander, product disparagement and malicious falsehood
- Unintentional breach of confidentiality or other invasion, infringement or interference with rights of privacy or publicity including false light and the public disclosure of private facts
- Unintentional infringement of copyright, title, slogan, trademark, trade dress, service mark, misappropriation of ideas, formats, characters, trade names, character names, titles, plots, musical compositions, voices, slogans, graphic material or artwork, passing off and plagiarism, or commercial appropriation of name or likeness
- Misuse of any information which is either confidential or subject to statutory restrictions
- A negligent act, negligent error, negligent omission or negligent misstatement
- Merchandising licensing
- Third parties that have a financial interest in the production
- Dishonesty of employees
- Claims against parties having a financial interest
- Defence costs are inclusive to the indemnity limit