



Multimedia



TOKIO MARINE
HCC

tmhcc.com

Multimedia

The means by which we deliver news in the 21st Century has changed irreversibly. The explosion in social media has created a demand for instant news and we can access content 24 hours a day, 7 days a week. As a consequence the risk of actions for libel, slander and privacy are now even greater and the opportunities for private information to be hacked and stolen is undeniable.

With over 20 years of experience underwriting business in this sector we are able to provide innovative coverage that meets the challenges that are constantly evolving. Whether you are a media creative, publisher, broadcaster, influencer, vlogger or blogger we can offer the right coverage for your business.

Key Aspects of the Cover

- Any form of defamation or harm to reputation
- Infringement of intellectual property rights
- Breach of confidentiality / invasion of privacy
- Unintentional breach of a license to use a third party's trademarked or copyrighted material
- Unintentional failure to give credit or attribution of authorship
- Misuse of confidential information
- Breach of comparative advertising regulations
- Unintentional transmission of a computer virus
- Failure to protect against unauthorised access to systems.
- Dishonesty of employees
- Loss of documents
- Any negligent act, error or omission
- Any other civil liability not otherwise excluded

Target Clients Include

Book/ Newspaper Publishers

Magazine Publishers

Radio Broadcasters

Television Broadcasters

**Online / digital content providers
(in any form)**

Usually the limit of indemnity will be 'any one claim' with defence costs paid in addition. The excess, if there is one, will not normally apply to insurers' costs and expenses. This means that if a claim is successfully defended the insured will not be 'out of pocket'.

We provide cover on a worldwide geographical basis as standard, and our underwriting appetite extends to companies who have a North American exposure.





Also included

- First party dishonesty of employees
- Reputation management
- Mergers and acquisitions
- Expenses associated with withdrawal of content to mitigate a claim or by order of a court
- Automatic inclusion for Additional Insureds for work carried out on behalf of the Insured
- Subpoena defence costs
- Data Protection defence costs
- Compensation for court attendance
- Appeal Costs up to £50,000
- Costs for prosecuting infringement of the Insured's intellectual property rights
- Joint ventures
- Indemnity to Principals
- Punitive, multiple and exemplary damages where the law permits the insurer to pay them

Optional cover

- Worldwide jurisdiction
- Cyber / Tech extensions
- Long term agreements

Claims

Our insurance policy is only as good as its Claims department. Tokio Marine HCC Claims offers a first class, streamlined process providing an efficient claims handling service administered by professionals who are expert in the media field and are authorised to make decisions and settle valid claims swiftly.

When You Have to Claim

Claims are made for many different reasons, from a complaint from a client who is dissatisfied with your work or the service you provided, to someone who has threatened to withhold payment for your work. In all instances you will need to notify either your broker, or Tokio Marine HCC, as soon as possible..

Our claims handlers, lawyers and other service providers will assist with the claims and any potential litigation process and we will endeavour to reach an early settlement of any claim made against you. On occasions where it is not desirable or possible to settle a claim, you will be defended as robustly as possible until the outcome is determined by a court, or other competent authority.

Our claims experts are in constant communication with our underwriters and respond quickly and comprehensively to claims.

Claims Examples

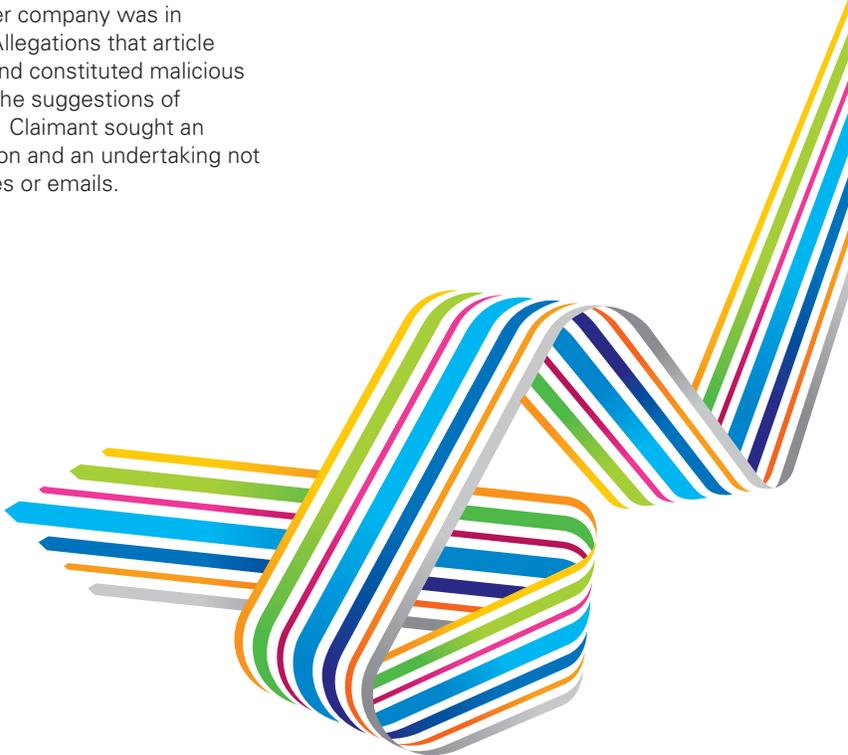
Responding to issues when they arise and having the ability to avert a potential crisis is vital to the handling of problems in the media industry. Insureds often require a very quick response as they are confronted by deadlines and issues that require immediate attention. At Tokio Marine HCC we have a claims team with a wealth of experience who understand the specific requirements of the industry.

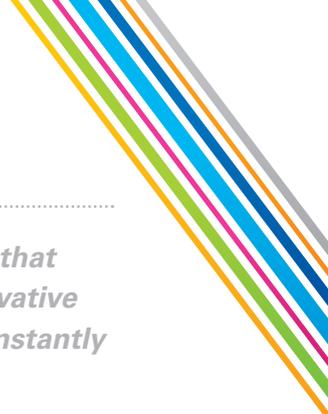
Defamation: The Claimant was a Nationalist organisation who took offence to the fact that the Insured referred to it as a "racist" organisation in its published and online version of its newspaper. The article related to a march in Nottingham and the associated resistance it faced. The claimant threatened legal action claiming libel.

Malicious Falsehood: The Insured published an article on its website suggesting another company was in financial trouble. Allegations that article was defamatory and constituted malicious falsehood due to the suggestions of financial difficulty. Claimant sought an apology, a retraction and an undertaking not to republish articles or emails.

Breach of Privacy: A broadcaster used some archived footage in their news coverage which had not been cleared and those individuals identified in the footage sued for breach of privacy. The claim was settled and paid and a thorough review of all archive footage was undertaken.

Copyright Infringement: A publisher was accused of unauthorised retention of materials from an author who had approached the publisher to consider their manuscript for publication but which was ultimately rejected. Accusations were made that their copyright was infringed and that another author's book was very similar to their own.

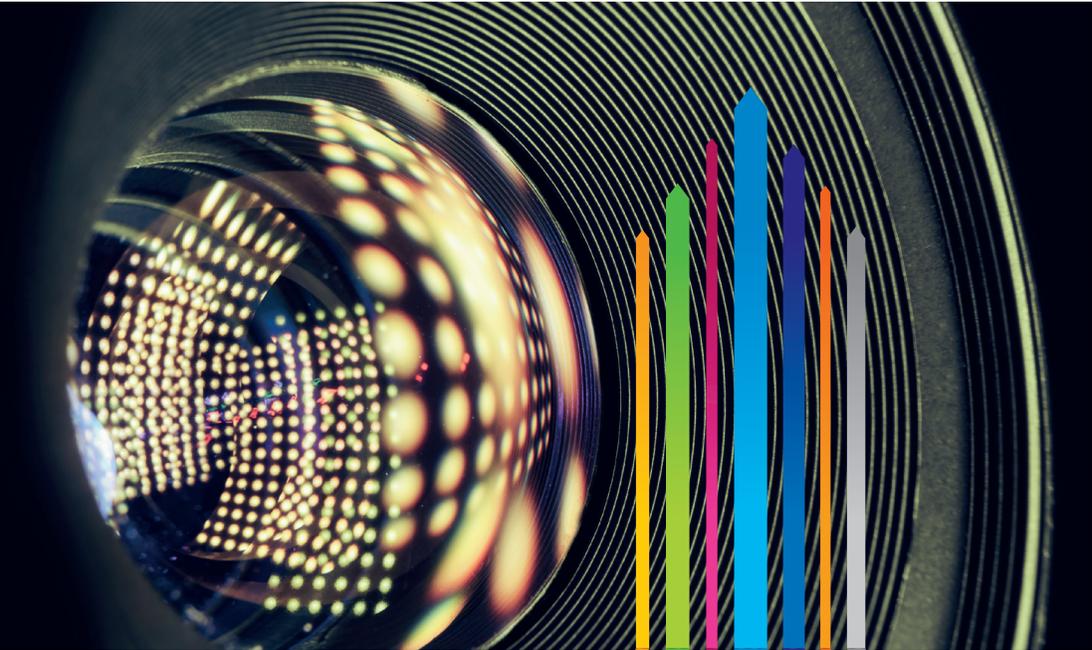




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As insurers in this specialist area, it is important that we continue to provide wordings which are innovative and reflect cover for the challenges which are constantly evolving in an increasingly demanding industry.

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