What is this type of insurance?

This is a Professional Indemnity Authors insurance policy.

Key features of the cover

- Maximum limit of indemnity of up to EUR 10 million
- Claims made basis
- Long Term Agreements
- Extensions for a) Cyber
  b) Technology
  c) USA Jurisdiction

What is insured?

- ✓ Any form of defamation
- ✓ Unintentional breach of confidentiality or infringement rights of privacy
- ✓ Unintentional infringement of intellectual property rights including but not limited to copyright, moral rights, passing off and plagiarism
- ✓ Unintentional breach of a license to use a third party's trademarked or copyrighted material
- ✓ Breach of comparative advertising regulations
- ✓ The loss of or damage to Documents
- ✓ Disclosure of a trade secret but only in respect of a disclosure to the public in any Content relating to the Works
- ✓ Misuse of any information which is either confidential or subject to statutory restrictions.
- ✓ Failure to give credit or attribution of authorship in accordance with any agreement to which the Insured is a bound signatory
- ✓ Negligent act, negligent error, negligent omission, negligent misstatement or negligent misrepresentation
- ✓ Reputation Management up to a maximum EUR 250,000
- ✓ Withdrawal of Content up to a maximum of EUR 250,000
- ✓ Claims against Additional Insureds
- ✓ Worldwide territorial and jurisdictional limits
- ✓ International capacity in accordance with Lloyds licenses
- ✓ Any other civil liability not otherwise excluded

What is not insured?

- ✗ Failure of the Insured to adhere to its own legal advice
- ✗ Claims and circumstances known at inception of cover
- ✗ Bodily Injury/ Property Damage unless such claim emanates from negligent publication, negligent misstatement or negligent misrepresentation
- ✗ False Advertising
- ✗ Financial advice
- ✗ Obscenity, blasphemy and pornographic material
- ✗ Patents
- ✗ Results of competitions