

What is this type of insurance?

This is a Film and Television Errors and Omissions insurance policy (occurrence).

Key features of the cover

- Maximum limit of indemnity of up to GBP/EUR/USD/CAD 10 million in the aggregate
- Occurrence basis
- Defence costs are inclusive of the indemnity limit.
- Extensions for Merchandising and Soundtrack
- Maximum policy period up to 5 years plus 5 years extended reporting period



What is insured?

- ✓ Defamation or other tort related to disparagement or character, harm to reputation or feelings of any person or organisation including libel, slander, product disparagement and malicious falsehood, trade libel, or any claim relating to outrage or emotional distress.
- ✓ Unintentional breach of confidentiality or other invasion, infringement or interference with rights of privacy or publicity including false light, intrusion upon a person's seclusion and the public disclosure of private facts.
- ✓ Unintentional infringement of copyright, title, slogans, trademark, trade dress, service mark, misappropriation of ideas, formats, characters, trade names, character names, titles, plots, musical compositions, voices, 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.
- ✓ Unintentional disclosure of a trade secret in respect of disclosure to the public in any content.
- ✓ Unintentional failure to give credit or attribution of authorship.
- ✓ Unintentional breach of a license to use a third party's trademarked or copyrighted material.
- ✓ A negligent act, negligent error, negligent omission or negligent misstatement arising out of content.
- ✓ Cover for Additional Insureds
- ✓ Dishonesty of employees up to the policy limit.
- ✓ Worldwide territorial and jurisdictional limits.
- ✓ International capacity in accordance with Lloyds licenses.



What is not insured?

- ✗ Failure of the Insured to adhere to its own legal advice
- ✗ False Advertising
- ✗ Bodily Injury/ Property Damage unless such claim emanates from negligent publication, negligent misstatement or negligent misrepresentation
- ✗ Claims and circumstances known at inception of cover
- ✗ Recovery of profits and royalties
- ✗ Obscenity, blasphemy and pornographic material
- ✗ Title Infringement for USA unless approved by the Insurer