

What is this type of insurance?

This is a Professional Indemnity Marketing, Advertising & Communications insurance policy.

Key features of the cover

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



What is insured?



What is not insured?

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| ✓ Breach of contract cover | ✗ Failure of the Insured to adhere to its own legal advice |
| ✓ Any form of defamation | ✗ Claims and circumstances known at inception of cover |
| ✓ Unintentional breach of confidentiality or infringement rights of privacy | ✗ Bodily Injury/ Property Damage unless such claim emanates from negligent publication, negligent misstatement or negligent misrepresentation |
| ✓ Unintentional infringement of intellectual property rights including but not limited to copyright, moral rights, passing off and plagiarism | ✗ Collection of private data without consent |
| ✓ Unintentional breach of a license to use a third party's trademarked or copyrighted material | ✗ False Advertising |
| ✓ Breach of comparative advertising regulations | ✗ Financial advice |
| ✓ The loss of or damage to Documents | ✗ Obscenity, blasphemy and pornographic material |
| ✓ Unintentional transmission of a Virus. | ✗ Patents |
| ✓ The failure to protect against unauthorised access to, unauthorised use of, or a denial of service attack against the Insured's Computer system. | ✗ Results of competitions |
| ✓ Misuse of any information which is either confidential or subject to statutory restrictions. | |
| ✓ Breach of professional duty, negligent act, negligent error, negligent omission, negligent misstatement or negligent misrepresentation | |
| ✓ Dishonesty of employees up to the policy limit. | |
| ✓ Legal defence costs and expenses | |
| ✓ Rectification | |
| ✓ Irrecoverable fees | |
| ✓ Commitment to media space or print time | |
| ✓ Data Protection Defence costs | |
| ✓ Reputation Management up to a maximum GBP 250,000 | |
| ✓ Withdrawal of Content up to a maximum of GBP 250,000 | |

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- ✓ Costs for prosecuting infringement of the Insured's intellectual property rights
 - ✓ Joint Ventures up to the policy limit
 - ✓ Indemnity to Principles, as per policy wording
 - ✓ Mergers and Acquisitions, as per policy wording.
 - ✓ Worldwide territorial and jurisdictional limits
 - ✓ International capacity in accordance with Lloyds licenses
 - ✓ Any other civil liability not otherwise excluded
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