

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 EUR 10 million
- Claims made basis
- Long Term Agreements
- Extensions for
 - a) Cyber
 - b) Technology
 - c) USA Jurisdiction



What is insured?

- ✓ Breach of contract cover
- ✓ 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
- ✓ Unintentional transmission of a Virus.
- ✓ The failure to protect against unauthorised access to, unauthorised use of, or a denial of service attack against the Insured's Computer system.
- ✓ 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 EUR 250,000



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
- ✗ Collection of private data without consent
- ✗ False Advertising
- ✗ Financial advice
- ✗ Obscenity, blasphemy and pornographic material
- ✗ Patents
- ✗ Results of competitions

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- ✓ Withdrawal of Content up to a maximum of EUR 250,000
 - ✓ 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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