

## 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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| <ul style="list-style-type: none"><li>✓ Breach of contract cover</li><li>✓ Any form of defamation</li><li>✓ Unintentional breach of confidentiality or infringement rights of privacy</li><li>✓ Unintentional infringement of intellectual property rights including but not limited to copyright, moral rights, passing off and plagiarism</li><li>✓ Unintentional breach of a license to use a third party's trademarked or copyrighted material</li><li>✓ Breach of comparative advertising regulations</li><li>✓ The loss of or damage to Documents</li><li>✓ Unintentional transmission of a Virus.</li><li>✓ The failure to protect against unauthorised access to, unauthorised use of, or a denial of service attack against the Insured's Computer system.</li><li>✓ Misuse of any information which is either confidential or subject to statutory restrictions.</li><li>✓ Breach of professional duty, negligent act, negligent error, negligent omission, negligent misstatement or negligent misrepresentation</li><li>✓ Dishonesty of employees up to the policy limit.</li><li>✓ Legal defence costs and expenses</li><li>✓ Rectification</li><li>✓ Irrecoverable fees</li><li>✓ Commitment to media space or print time</li><li>✓ Data Protection Defence costs</li><li>✓ Reputation Management up to a maximum GBP 250,000</li></ul> | <ul style="list-style-type: none"><li>✗ Failure of the Insured to adhere to its own legal advice</li><li>✗ Claims and circumstances known at inception of cover</li><li>✗ Bodily Injury/ Property Damage unless such claim emanates from negligent publication, negligent misstatement or negligent misrepresentation</li><li>✗ Collection of private data without consent</li><li>✗ False Advertising</li><li>✗ Financial advice</li><li>✗ Obscenity, blasphemy and pornographic material</li><li>✗ Patents</li><li>✗ Results of competitions</li></ul> |
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- ✓ Withdrawal of Content up to a maximum of GBP 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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