

What is this type of insurance?

This is a Professional Indemnity Marketing, Advertising & Communications Exhibition, Conferences & Events 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, or negligent misstatement misrepresentation
- ✓ Dishonesty of employees up to the policy limit.
- ✓ Rectification
- ✓ Commitment to media space or print time
- ✓ Data Protection Defence costs
- ✓ Reputation Management up to a maximum EUR 250,000
- ✓ Costs for prosecuting infringement of the Insured's intellectual property rights
- ✓ Joint Ventures up to the policy limit
- ✓ Indemnity to Principals, 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
- ✓ Bodily injury writeback for negligent design, specification and survey
- ✓ Products writeback for temporary physical structures including stands, stages and displays where there has been negligent advice/design



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 with writeback for negligent design, specification and survey
- ✗ Collection of private data without consent
- ✗ False Advertising
- ✗ Financial advice
- ✗ Obscenity, blasphemy and pornographic material
- ✗ Patents
- ✗ Results of competitions
- ✗ Defective Workmanship