

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?



What is not insured?

-
- | | |
|---|--|
| <ul style="list-style-type: none">✓ 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 | <ul style="list-style-type: none">✗ 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 |
|---|--|
-

-
- ✓ 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
-