

What is this type of insurance?

This is a Professional Indemnity Multimedia insurance policy.

Key features of the cover

- Maximum limit of indemnity of up to GBP 10 million on a claims made basis
- Worldwide territorial limits with international capacity
- Extensions for
 - a) Third Party Content Creators
 - b) Cyber
 - c) Technology



What is insured?

- ✓ 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.
- ✓ Misuse of any information which is either confidential or subject to statutory restrictions.
- ✓ Negligent act, negligent error, negligent omission, negligent misstatement or negligent misrepresentation
- ✓ Dishonesty of employees up to the policy limit.
- ✓ Legal defence costs and expenses
- ✓ Data Protection Defence costs
- ✓ Reputation Management / Withdrawal of Content up to a maximum GBP 250,000
- ✓ Claims against purchasers, distributors and co-producers and any other party having a financial interest
- ✓ Indemnity to Principles, as per policy wording
- ✓ Subpoena defence/Contempt of court costs up to a maximum of GBP 250,000
- ✓ Compensation for court attendance, as per policy wording
- ✓ Any other civil liability not otherwise excluded



What is not insured?

- ✗ Failure of the Insured to adhere to its own legal advice
- ✗ False Advertising
- ✗ Patents
- ✗ Bodily Injury/ Property Damage unless such claim emanates from negligent publication, negligent misstatement or negligent misrepresentation
- ✗ Claims and circumstances known at inception of cover
- ✗ Contractual liability
- ✗ Financial advice
- ✗ Obscenity, blasphemy and pornographic material