

PROSURE MULTIMEDIA LIABILITY

MEDIA ERRORS & OMISSIONS INSURANCE



Reputation is vital in this relationship driven business, so ensuring effective communication of brand or image and producing the best communication is key to maintaining a high profile in this specialist area. Mistakes can happen, but our wording provides one of the broadest coverages to meet most situations where a business may be threatened.

TARGET CLIENTS: Advertising Agencies, Broadcasters, Graphic Designers, Direct Marketing Companies, Media Buyers, Market Research Companies, and Marketing Consultants, Public Relations Consultants, Publishers, and Social Media Agencies.

Key Aspects of the Cover:

- Limits available up to \$10,000,000
- Defence costs in addition
- Defamation
- Infringement of Intellectual Property Rights
- Negligent acts, errors, omissions, misstatements or misrepresentation
- Breach of a professional duty
- Breach of contract
- Rectification cover
- Irrecoverable fees
- Breach of confidentiality and misuse of information
- Loss or damage to documents
- Duty to defend basis
- Extended reporting periods
- Dishonesty of employees
- Failure to protect against unauthorized access or use
- Denial of service attack
- Compensation for court attendance
- Inadvertent transmission of a computer virus

MULTIMEDIA LIABILITY FEATURES

- Reputation management
- Mergers and acquisitions
- Breach of duty in the sale or supply of a product
- Product disparagement
- Acting outside your authority
- Misuse of confidential information
- Breach of comparative advertising regulations
- Withdrawal of content

We can offer a cyber extension with this wording. Much of the cyber exposure is addressed within our main policy coverage, but this extension will provide additional first party coverage for:

- Data Protection defence costs
- Notification costs following a loss of data
- Public relations and crisis management services
- Cyber business interruption
- System rectification costs
- Data extortion
- Regulatory defence and penalties

We provide coverage on a worldwide geographical basis as standard, and our underwriting appetite extends to companies who have a USA exposure.

**For more information, contact your
underwriter or send an email to:
professionals@cansure.com**

Service | Speed | Expertise
YOU CAN BE SURE

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PROSURE

MULTIMEDIA LIABILITY (Cont'd)



ERRORS AND OMISSIONS INSURANCE

Limit of Liability:

The liability limit is on an “any one claim and in total” basis, sometimes referred to as ‘in the aggregate’ (this means that the amount chosen will be the maximum paid out in any one year of insurance). The costs of defending the claim are payable in addition to the liability limit.

Key Features:

- Limits of Liability up to \$10m
- Cover is provided on a civil liability basis and specifically provides cover for claims made against the Insured for legal liability arising from:
 - Breach of contract;
 - Breach of professional duty;
 - Dishonesty of employees;
 - Defamation including libel or slander;
 - Breach of confidentiality;
 - Infringement of intellectual property rights. (Many insurers limit this cover to copyright only);
 - Loss of or damage to documents.
- Irrecoverable Fees where pursuit of such fees would result in a greater counter-claim
- Mitigation of loss for additional expenses directly incurred in successfully rectifying a problem which otherwise would lead to a Claim;
- The failure to protect against unauthorised access to, unauthorised use of, or a denial of service attack against the Insured’s Computer system;
- Indemnity to Principals extension;
- Cover for Subcontractors engaged by the Insured;
- Mergers & Acquisitions made during the period of insurance;
- Reputation management cover (sub-limit \$25,000);
- Compensation for court attendance at any inquiry which has a direct relevance to any claim or circumstance;
- Withdrawal of content extension (sub-limit \$250,000)
- Acting outside of authority extension;
- USA Territorial and Jurisdiction extensions available on request.
- 1st Party Cyber extension available on request.

Main Exclusions:

- Risks that should be insured elsewhere e.g. Commercial General Liability (although we may be able to quote separately for this if required), Employers Liability, Property, Land, etc.
- War, Terrorism & Nuclear risks
- Seepage and Pollution, Asbestos and Toxic Mould
- Claims and circumstances known at inception of cover
- Trading losses
- Fines and penalties