



AXIS PRO® Media Liability

MULTIMEDIA



About AXIS Capital

AXIS Capital is a leading global provider of specialty lines insurance and reinsurance with locations in Bermuda, the United States, Canada, Europe, Singapore, Australia and Latin America. The AXIS insurance and reinsurance companies are rated **A++ Strong** by Standard & Poor's and **A++ Superior** by A.M. Best.

WE INSURE FREE SPEECH WORLDWIDE®

The AXIS PRO® Media Liability program offers specialized protection against the devastating impact of lawsuits. As a worldwide leader in Media Liability coverage, we have a history of innovation, expertise and dominant market share earned by continuously adapting to the ever-changing media landscape and associated technology prevalent in today's electronic and digital world.

AXIS PRO® Media Liability program covers businesses that create or disseminate content or provide services including media companies, traditional, electronic, digital or combination of both, and non-media companies engaged in media activities.

Our Multimedia Liability Policy is a flexible product suited for a variety of companies, including options that allow coverage to be individually tailored and bundled into one policy for each Insured. Options include:

- Security and Privacy Liability - online and offline
- Regulatory Action Defense
- First Party Crisis Management, Public Relations Expense and Computer System Extortion
- Cyber Technology Services Errors & Omissions
- Professional Services Errors & Omissions for Miscellaneous E&O exposures



AXIS PRO® is the industry leader in media liability coverage.

Coverage Includes

All Risk coverage agreement provides broad protection including but not limited to

- Defamation including emotional distress, outrageous conduct and prima facie tort
- Invasion of privacy or publicity
- Infringement of copyright, trademark, title, slogan, misappropriation and plagiarism
- Breach of a license to use a third party intellectual property
- Personal injury torts arising from the acquisition and gathering of matter
 - news gathering torts
- Unfair competition or conspiracy
- Negligent supervision of an employee
- Contextual Errors / Omissions coverage including bodily injury and property damage
- Negligent transmission of a computer virus or malicious code in media
- Breach of agreement to maintain the confidentiality of sources

Coverage Highlights

- Admitted
- Occurrence policy form
 - claims made policy available
- All media classes of business covered
- Capacity
- Defense costs within the limit or defense costs in addition to the limit
- Coverage for the publication, broadcast or other dissemination of matter in any form including electronically or digitally and in any method or mode of distribution
- Pre-publication coverage for claims arising from the acquisition and gathering of matter in addition to the actual publication, broadcast or other dissemination
- Advertising coverage for the publicity and promotion of the Insured's media
- Damages includes punitive and exemplary damages where allowed by law including most favorable venue language
- Coverage for third parties who the Name Insured agrees to hold harmless for claims arising out of matter furnished by the Named Insured to the third party
- Insured includes part-time, seasonal, leased or temporary employees and volunteers
- Independent contractors, freelancers furnishing matter or services to the Named Insured can be covered at the discretion of the Named Insured
- Severability provision for innocent persons involving claims for fraudulent or criminal acts
- Day acquisition clause with waiver of additional premium if the acquired entity's media is within the specified revenue threshold
- No hammer clause governing settlement
- Claim handling options for the Named Insured in selecting and employing outside counsel
- Retractions or corrections are left to the discretion of the Insured
- Spousal coverage including domestic partners
- Worldwide coverage where permissible by law
- Primary or Excess Coverage available



AXIS PRO® can tailor policies to fit any size media business or project.

Optional Coverages

- Advertising Services E&O
- Business operations personal injury and intellectual property coverage for acts committed in the course of usual and ordinary business operations of the Insured expands coverage beyond media activities to "usual and ordinary business operations" and may fill potential coverage gaps left in C&L policy
- Commercial Printing E&O
- Cyber Technology Services E&O
- Joint Venture Coverage
- Merchandising Activities
- Mitigation Expense Coverage
- Professional Services E&O for Miscellaneous E&O exposures
- Public Appearance Coverage
- Subpoena Defense and Free Expression Legal Expense
- Indecency Obscenity and Profanity Legal Expense
- Security and Privacy Liability Coverage - online and offline
- Regulatory Action Defense coverage
- First Party Coverages Crisis Management Public Relations Expense and Computer System Extortion Expense and Loss

Entities Covered

- Advertisers
- Ad Agencies Public Relations and Marketing Firms
- Authors Freelancers
- Book Publishers
- Broadcasters Radio Television Cable
- Magazine Publishers
- Multimedia Companies
- Newspaper Publishers
- Public Appearances
- Web sites online publishers of electronic content

Claims Management

AXIS PRO industry leading media claims expertise includes

- A network of top intellectual property and First Amendment law firms
- Risk management and loss control programs available
- Dedicated in-house media claims attorneys

Quotation Requirements

- Completed AXIS PRO application
- Sample of media to be insured
- Sample contracts e.g. with freelancers authors clients content providers distributors
- Claim history
- Experience resumes of management if new venture

Please contact the AXIS PRO underwriter for your region with questions about these or any other requirements specific to your clients.