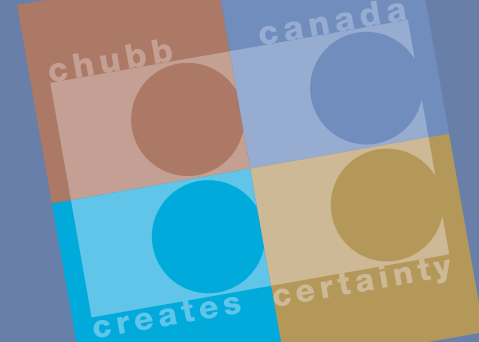


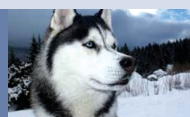
# Chubb's MediaGuard™ Insurance Creates Certainty



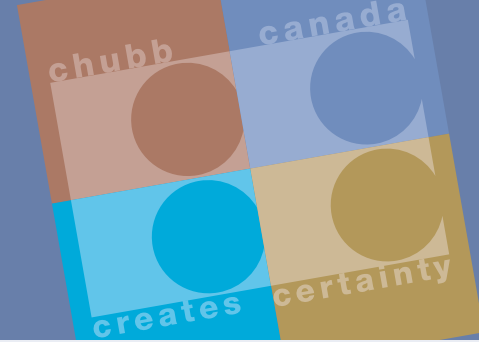
## Leadership. Protection. Endurance.

This general guide shows Chubb's **MediaGuard™** appetite for the professional media industry. Note that every industry sector has preferred risk characteristics (e.g., size) that will influence Chubb's approach to each.

Client type	Limit	What we want	What we avoid
<b>Advertisers</b>	\$5 million	Annual advertising budgets of less than \$100M; General business advertising, companies with relatively few products	Budgets of \$100M+; Gun manufacturers, tobacco, pharmaceuticals, alcohol, fast food/soft drinks, and household products
<b>Advertising Agencies</b>	\$5 million	General business advertising for local & mid-sized clients with up to \$100M in revenues	Clients with greater than \$100M in revenues; Gun manufacturers, tobacco, pharmaceuticals, alcohol, fast food/soft drinks, and household products
<b>Authors</b>	\$3 million	Revenues up to \$500M; Educational textbooks, law, hobbyist, children's, history, authorized biographies, classics, general fiction, religious, photography, personal betterment	Revenues of \$500M+; Instructional/How-to, poetry, medical, social/political, unauthorized biographies, celebrity, investigative/expose, true crime, business finance
<b>Book Publishers</b>	\$5 million	Revenues up to \$500M; Educational textbooks, law, hobbyist, children's, history, authorized biographies, classics, general fiction, technical, religious, photography, personal betterment	Revenues of \$500M+; Instructional/How-to, poetry, medical, social/political, unauthorized biographies, celebrity, investigative/expose, true crime, business finance
<b>Cable Television Broadcasters</b>	\$5 million	Revenues up to \$200M; Innocuous content, general interest	Revenues of \$200M+; Controversial content, gossip/celebrity oriented
<b>Distributors</b>	\$5 million	Budget of \$80M or less; Innocuous content, educational, previously released production, children's show (non-animated), musical, drama, comedy, and variety	Budget greater than \$80M; Controversial, animation, reality, talk shows, "how to," investigative, and celebrity/high profile
<b>Stand-Alone Internet Liability</b>	\$5 million	Revenues under \$100M; Innocuous content, general interest, professional organizations	Revenues of \$100M+; Controversial, adult-oriented, medical, gambling/lottery/games, financial products/services, technology products/services, gossip, "how-to," celebrity/high profile, music, file sharing, social networking
<b>Magazine &amp; Periodical Publishers</b>	\$5 million	Revenues up to \$500M; Innocuous content, educational, historical, general interest, home & hobby, professional journals/newsletters, local/regional news	Controversial content, tabloids, gossip, investigative, extreme position, celebrity/entertainment, business/finance
<b>Newspaper Publishers</b>	\$5 million	Revenues up to \$500M; Innocuous content, general interest, community newspapers	Revenues of \$500M+; Controversial newsgathering practices, tabloids, celebrity/entertainment, business/finance



# Chubb's MediaGuard™ Insurance Creates Certainty



<b>Producers Liability</b>	\$5 million	Budget of \$80M or less; Innocuous content, educational, previously released production, children's show (non-animated), musical, drama, comedy, variety, library risk	Budget greater than \$80M; Controversial, animation, reality, talk shows, "how to," investigative, celebrity/ high profile
<b>Radio broadcasters</b>	\$5 million	Revenues up to \$200M; Innocuous content, talk radio, local/regional news	Revenues of \$200M+; Controversial, national news, celebrity/entertainment, investigative
<b>Television broadcasters</b>	\$5 million	Revenues up to \$200M; Innocuous content, talk radio, local/regional news	Revenues of \$200M+; Controversial content, national news, celebrity/entertainment, talk shows

## Leadership:

- We have been committed to protecting organizations for approximately 40 years.
- Our expertise allowed us to develop "all risk" coverage—the first insurer to do so.
- We offer a full suite of tailored commercial and property/casualty insurance solutions.

## Protection:

- We strive to treat each customer the way we would like to be treated if we experienced the same loss – with integrity, empathy, promptness, and fairness—and to reach mutually agreeable outcomes.
- Our reputation for fair, prompt claims handling is well-known in the insurance industry.

## Endurance:

- Our financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor's and A.M. Best Company, the leading insurance rating services.
- For more than 50 years, Chubb has remained part of an elite group of insurers that have maintained A.M. Best's highest ratings.

## Take Action Today

As long as your organization disseminates information, it is open to a potentially devastating media liability lawsuit that can cripple its bottom line... and ruin its reputation. To learn more about how **MediaGuard™** by Chubb can help, call your local Chubb underwriter.

For additional information about Chubb **MediaGuard™** Insurance contact us at one of our regional offices:

### Branch Offices

#### Toronto

Phone: (416) 863-0550  
Fax: (416) 863-5010

#### Montréal

Phone: (514) 938-4000  
Fax: (514) 938-2288

#### Calgary

Phone: (403) 261-3881  
Fax: (403) 269-2907

#### Vancouver

Phone: (604) 685-2113  
Fax: (604) 685-3811



[www.chubbinsurance.com](http://www.chubbinsurance.com)  
**Chubb Insurance Company of Canada**

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Northwestern Pacific Indemnity Company, Texas Pacific Indemnity Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Quadrant Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Atlantic Indemnity, Ltd., Chubb Insurance Company of Australia, Limited, Chubb Insurance Company of Canada, Chubb Insurance Company of Europe S.A., Chubb Argentina de Seguros, S.A., Chubb do Brasil Companhia de Seguros, Chubb de Colombia Compania de Seguros S.A., Chubb de Chile Compania de Seguros Generales S.A., Chubb de Mexico, Compania Afianzadora, S.A. de S.V., Chubb de Mexico, Compania de Seguros, S.A. de S.V., Chubb de Venezuela Compania de Seguros C.A., PT Asuransi Chubb Indonesia. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Claims examples are based on actual cases, composites of actual cases, or hypothetical situations. Actual coverage is subject to the language of the policies as issued. The information provided should not be relied on as legal advice or a definitive statement of the law in any jurisdiction. For such advice, an applicant, insured, listener or reader should consult their own legal counsel. No liability is assumed by reason of the information contained herein.

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.

