

# Professional Indemnity for Media

Chubb understands that the media industry is ever changing, with the challenges faced by the constantly evolving privacy law as well as the more traditional risks of defamation and intellectual property infringement.

CHUBB®



The increased use of social media has not only magnified standard risks facing the industry but opened it up to a number of new and evolving threats. Chubb's professional indemnity offering provides comprehensive cover suitable for a broad range of media companies; it can be purchased as a standalone product or as part of seamless package of covers.

## Why chose Chubb's Professional Indemnity?

- Broad coverage tailored to the media industry
- Access to experienced underwriters
- Dedicated legal panel
- Specialist media loss adjusters and claims handlers
- Access to free legal advice
- Global insurer with the biggest owned office network and dedicated multinational solutions

## Appetite

We have a broad appetite across the media sector including:

- Advertising agents
- Marketing and digital marketing consultants
- Market research
- Graphic design
- Public relations
- Brand development and corporate identity consultants
- Copywriters
- Publishers
- Broadcasters and radio stations
- Sound recording studios

## Key selling points

Cover/Service	Benefit
<b>Media expertise</b>	Chubb understand that the media sector have very specific risks. In order to respond to this we can offer expert media underwriters, claims adjusters and a panel of media lawyers to handle your business.
<b>Broad coverage</b>	We cover any form of defamation including product disparagement, trade libel, the infliction of emotional distress and mental anguish as well as injurious false hood, breach of copyright or intellectual property infringement, breach of privacy, family life or correspondence. This extends to also cover any interference with the right to publicity, plagiarism and piracy, breach of confidence or data protection legislation, harassment, eavesdropping or invasion of private occupancy as well as negligence in what is included in, or left out of content, dishonesty of employee and loss of documents.
<b>Wide range of extensions</b>	Our form includes a wide range of extensions and additional coverage including: <ul style="list-style-type: none"> <li>• Acquisition or creation of another organisation</li> <li>• Breach of advertising codes</li> <li>• Contractual Liability</li> <li>• Criminal Defence Costs</li> <li>• Crisis management and public relations expenses</li> <li>• Investigation Costs</li> <li>• Outstanding or unrecoverable fees</li> <li>• Rectification and reshoot costs</li> <li>• Subpoena</li> </ul>
<b>Defence costs</b>	Our policy will pay your defence costs in addition to any limit of indemnity giving you peace of mind that our policy will be there to defend you against any civil liability as part of your media activities.
<b>Loss mitigation</b>	We recognise that assistance to prevent a loss from occurring in the first place is essential to help you protect your business and reputation. That's why our policy provides for the payment of mitigation costs needed to prevent a claim from occurring in the first place. We will also cover the costs of rectification or reshooting of content to correct an error in order to prevent a claim from occurring.
<b>Putting you in control</b>	Our policy puts you in control of determining when to withdraw or issue a retraction of content you have previously published. Our policy will also respond regardless of whether you have refused to reveal the identity of any confidential source or to produce reporters notes and files.
<b>Free media legal advice service</b>	Our policy includes access to an hours free legal advice provided by specialist media lawyers who will be able to advise you on all legal matters relating to your activity as a media company, including (but not limited to) requests for withdrawal of content or complaints regarding something you have published, defamation and intellectual property rights disputes. (Please note they will not be able to advise on pre-publication matters).
<b>Multinational</b>	Chubb is a truly global company and the largest property and casualty insurer in the world, with offices in 54 countries and territories and an extensive network to support you and your business, including access to Chubb Worldview which provides access to your entire insurance information worldwide.

### Our media offering

As part of our media offering we can provide:

- Combined professional indemnity and cyber insurance
- MasterPackage for Media which includes:
  - Professional Indemnity
  - Cyber Liability
  - Property Damage
  - Business Interruption
  - Terrorism in Great Britain
  - Employers' liability
  - Public and Products liability
  - Legal Expenses

• Chubb basket:

- Employee Crime
- Cancellation of event
- Marine cargo
- Kidnap and extortion expenses

## Additional products you may be interested

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- Business travel
- Directors and officers liability
- Employment practices liability
- Entertainment and events insurance

## Why chose Chubb?

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- **Strong financial ratings** - this indicates Chubb's financial strength and long-term ability to pay claims
- **Award winning claims service** - Chubb claims service is constantly acknowledged as one of the best
- **Global services** - Chubb's wholly-owned network in 54 countries of operation means we can deliver high quality services worldwide
- **Tailored policy** - Chubb offers fully tailored wordings and customised covers to meet clients precise requirements
- **Risk Engineering** - Chubb provides dedicated risk engineers who create personalised risk solutions across a wide range of industries
- **Added value services** - Chubb offers value added services such as Dynarisk and Cyberalert to help protect a business from cyber crime, free legal advice and access to Chubb Travel Smart, our travel app which is designed to protect travelling employees before and during their business trip.

## Contact us

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For more information or to obtain a quote please call your local underwriting or sales contact.

<https://www2.chubb.com/uk-en/business/entertainment-events.aspx>



Chubb. Insured.<sup>SM</sup>

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