



## Multimedia Liability Insurance

### Key areas of coverage:

- Intellectual property infringement
- Defamation
- Negligence in media content
- Plagiarism
- Unfair competition in conjunction with IP
- Breach of confidentiality
- Invasion of privacy
- Breach of the scope of a license
- Transmission of a malicious code

### Optional coverage for:

- Subpoena defense
- Bodily injury/property damage arising out of errors and omissions in content
- Professional services
- Technology activities
- Enhanced privacy liability
- Hacker Damage (1st party loss)

### The Hiscox media policy provides:

- An occurrence form
- An open perils form (as opposed to limited named perils)
- Worldwide coverage
- Affirmative cover for punitive damages (where permitted by law)
- Defense costs for you own declaratory relief actions
- Broad additional insured coverage
- Broad definition of media activities
- Coverage for content in any form e.g. podcast, blog or mobile phone message
- Coverage for insureds advertising of their own products and services
- Automatic coverage for acquisitions up to 10% of insured's revenues
- A carve back for fraud or dishonesty where it has not yet been established by a final adjudication
- Severability for all except board members, executive officer, in-house counsel, or risk managers

### Why Hiscox?

- Flexible underwriting style
- Fast turnaround on quotes
- Simple, clear policy language
- Experienced specialized media claims handling
- Free hotline to legal counsel

### About Hiscox?

Hiscox Plc is a specialist insurance group listed on the London Stock Exchange which has been in existence since 1901. Hiscox USA opened for business in March 2006 with offices located in Armonk, NY, Manhattan, and San Francisco. Lloyd's A rated, financial size XV paper (Syndicate 33) is used.

*This document serves solely as a summary of key Hiscox policy provisions. Please refer to the Hiscox Multimedia Liability Insurance policy for exact terms, conditions and exclusions.*

Hiscox, Inc., a Delaware corporation headquartered in New York, is a licensed insurance intermediary for admitted and surplus lines business. Hiscox, Inc. underwrites on behalf of, and places business with, Syndicate 33 at Lloyd's of London and State National Insurance Company, a Texas domiciled corporation. Underwriters at Lloyd's of London are licensed only in Kentucky, Illinois and the US Virgin Islands, and are eligible surplus lines insurers in all US jurisdictions except Kentucky and the US Virgin Islands. State National Insurance Company is a licensed insurer in all states