



Marketing, Advertising and Communications Liability Insurance

Classes

Including but not limited to:

- Advertising agencies
- Direct marketing companies
- Sales promotion companies
- Public relations companies
- “New media” agencies
- Media buyers/media independents.

Coverage

The key areas of coverage are:

- 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
- Breach of a comparative advertising statute
- Negligent transmission of malicious code.

Optional coverage

Our policy can also include coverage for:

- 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

Incorporates these beneficial features:

- An occurrence form
- An open perils form (as opposed to limited named perils)
- Worldwide coverage
- Affirmative cover for punitive damages (where permitted by law)
- Cover for costs of prosecuting your own IP declaratory relief actions in face of claim against you
- Broad additional insured coverage
- Broad definition of media activities
- Broad definition of advertising
- Coverage for content in any form e.g. podcast, blog or mobile phone message
- Coverage for insureds' advertising of their own products and services
- Rectification costs agreed by us to mitigate potential claims with no co-insurance or sub-limit as standard
- 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 as to board members, executive officers, in-house counsel, or risk managers.

Why Hiscox?

Because Hiscox offers:

- Flexible underwriting style
- Fast turnaround on quotes
- Simple, clear policy language
- Experienced specialized media claims handling
- Free hotline to legal counsel
- Up to \$10m capacity on primary and excess basis
- Minimum premium \$3,000
- Minimum retention \$5,000.

About Hiscox

Hiscox 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) paper, Syndicate 33 is used.

Contact

To obtain a quote or for further information, please contact your broker.

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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

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