

# Media Liability Product Reference Guide

Among OneBeacon’s specialty capabilities are solutions for media liability exposures. Our dedicated media underwriting team and claims staff, including attorneys, bring you 150+ years of combined media liability experience to service your business needs.

For applications and more information, visit our website at [onebeacon.com/medialiability](http://onebeacon.com/medialiability).

### Program Highlights\*

- Occurrence policy form
- Broad “open peril” form for publishing and broadcasting risks
- Worldwide coverage territory
- Insured retains sole discretion to correct or retract media content
- Online dissemination of matter is included in the definition of “occurrence”
- Punitive damages are covered where insurable by law
- Prompt review and turnaround of insurance submissions
- Coverage provided through OneBeacon Insurance Group® underwriting entities which are “A” rated by A.M. Best
- Violation of criminal statute and fraud subject to coverage terms
- Contextual E&O included in publisher and broadcaster forms
- Policy does not require the “utterance or dissemination of matter” for coverage to attach
- Subpoena defense coverage is available by endorsement
- Duty to defend policy with consent to settle provisions, and per claim and aggregate limits
- Broadens definition of “insured” to include domestic partner
- “Additional insured” coverage available by endorsement
- Broadens definition of “piracy” to apply to any copyrighted “matter” rather than only to “intellectual property”
- Broadens antitrust/unfair competition exclusion to include other acts/statutes for clarification purposes
- Broadens securities exclusion to include other acts/statutes for clarification purposes
- Adds software/application related copyright exclusion for clarification purposes
- Adds products liability exclusion for clarification purposes
- Adds pollution exclusion
- Amends patent infringement exclusion

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#### TARGET CLASSES OF BUSINESSES

- Advertisers
- Advertising agencies
- Authors
- Book publishers
- Broadcasters (radio and television)
- Cable television operators
- Commercial printers
- Magazine publishers
- Multimedia risks
- Newspaper publishers
- Personal appearance
- Producers (film, radio and television)

## OneBeacon Entertainment®

is a brand of OneBeacon Insurance Group, Ltd., that provides specialized commercial products and coverage solutions for the entertainment, sports and leisure industries. An all-lines coverage solution is provided for feature film, television and DICE productions; theatrical companies, touring entertainers, loan-out corporations, venues, rental house and post-production facilities. Specialized products are offered for non-appearance, event cancellation, event liability, premises liability, participant liability and TULIP. Professional liability solutions are also available for content providers and media companies. Dedicated claims and loss control specialists complement our expert underwriting team to provide superior products and services to our customers. Additional specialized coverages can be offered in the marketplace through Specialty Advantage Insurance Services (SAIS), a OneBeacon agency/brokerage affiliate.

## OneBeacon Insurance Group, Ltd.

("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.



## Media Liability Underwriting Requirements by Classification (in addition to application)

### Advertisers

- Sample of advertising matter
- Copy of advertising agency agreement

### Advertising Agencies

- Description of applicant's services
- Copy of standard client agreement

### Authors

- Copy of book or manuscript
- Experience resume of author
- List of previously published works
- Copy of reviewing attorney opinion letter
- Current financial statement or tax return

### Book Publishers

- Current catalog or list of publications
- Specimen copy of author contract

### Broadcasters (Television/Radio)

- Advertising rate card
- Program schedule

### Cable Television Operators

- Copy of standard channel lease agreement
- Sample of weekly program schedule
- Copy of internet access agreement

### Commercial Printers

- Specimen copy of print order form
- Description of client review/sign-off
- Description of legal procedures for design services
- Description of security and quality control procedures for games/sweepstakes/prizes

### Magazine Publishers

- Current edition of publication(s)
- Specimen copy of freelance agreement
- Specimen copy of advertising agreement

### Multimedia

- Description of activities to be covered
- Specimen copy of third-party contracts
- Current editions of any publications
- Current catalog or book list (if applicable)

### Newspaper Publishers

- Current edition of publication(s)
- Specimen copy of freelance agreement
- Specimen copy of advertising agreement

### Personal Appearance

- Experience resume of applicant
- Description of activities and/or sample copies of previous articles
- Copy of contract for work to be performed
- Current financial statement or tax return

### Producer and Entertainment Advantage

- DVD or script
- Experience resume of producer
- List of previous works
- Copy of production agreement with client if producing educational, training or instructional videos for third parties
- Current financial statement or tax return

### All Classifications

- Detailed description of operations
- Experience resumes for key personnel if business has been in operation less than three years
- Website address (if applicable)

### Excess

- Copy of primary terms
- Current loss runs (five years)

Additional information may be required.

*\*Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company. This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*

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