



Multimedia Liability Insurance

With broadcasters and publishers constantly updating their methods of content dissemination to ensure maximum global distribution, spanning radio to podcast or newspaper to SMS news updates, content providers have never been more at risk. The Hiscox Multimedia Liability Insurance policy gives broad protection and peace of mind.



Multimedia Liability Insurance

Who we cover

Including but not limited to:

- book publishers
- TV broadcasters
- newspaper publishers
- radio broadcasters
- magazine/ periodicals publishers
- cable broadcasters
- trade journal publishers
- multi-media content providers
- online publishers
- content orientated websites

What we cover

Including, but not limited to:

- 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
- negligent transmission of malicious code
- optional coverage can also include 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 (first party loss)

Policy parameters

Incorporates these beneficial features:

- an occurrence form
- an open perils form (as opposed to limited named perils)
- worldwide coverage
- affirmative coverage for punitive damages (where permitted by law)
- coverage 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
- coverage for content in any form (e.g. podcast, blog or mobile phone message)
- coverage for insured 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 final adjudication
- severability as to board members, executive officers, in-house counsel, or risk managers.

Why Hiscox?

- Hiscox Insurance Company Inc. is licensed or admitted in all 50 states
- Hiscox Insurance Company Inc. is rated A (Excellent)* by A.M. Best
- Experienced underwriters and flexible underwriting
- 48 hour turnaround on quotes
- Simple, clear policy language

Hiscox specializes in insurance for the media industry and we have a dedicated claims team experienced in dealing with problems unique to the media industry. We pride ourselves on handling sensitive indemnity issues with professionalism and tact. Hiscox policies are tailored specifically to each insured's needs. Therefore, specific coverage may vary from the coverage described above.

Contact information

Joanne Richardson

Managing Director, New York
T 646 452 2355
E joanne.richardson@hiscox.com

Christi Deardorff

Senior Vice President, Kansas City
T 816 256 5777
E christi.deardorff@hiscox.com

Tulja Ganta

Senior Underwriter, Los Angeles
T 213 412 1225
E tulja.ganta@hiscox.com

David Hart

Senior Vice President, New York
T 646 452 2356
E david.hart@hiscox.com

Sinead Murphy

Vice President, Los Angeles
T 213 412 1215
E sinead.murphy@hiscox.com

About Hiscox in the US

Hiscox, the international specialist insurer, is headquartered in Bermuda and listed on the London Stock Exchange (LSE:HSX). There are three main underwriting parts of the Group - Hiscox London Market, Hiscox UK and Europe and Hiscox International. Hiscox International includes operations in Bermuda, Guernsey and the USA. Hiscox ASM Ltd, Hiscox Underwriting Ltd and Hiscox Syndicates Ltd are authorized and regulated by the UK Financial Services Authority. The ability of syndicates at Lloyd's to do business in the USA and its territories is restricted as they are not US-based insurers.

Hiscox Inc., a Delaware corporation headquartered in New York, d/b/a Hiscox Insurance Agency in CA, is a licensed insurance intermediary for admitted and surplus lines business. Hiscox Inc. underwrites on behalf of, and places business with, Hiscox Insurance Company Inc., other domestic insurers, and syndicates at Lloyd's (www.lloyds.com). Hiscox Insurance Company Inc. is a Chicago, IL domiciled insurer, which is admitted or licensed to do business in all 50 states and the District of Columbia.

Inquiries as to insurance or other products or services should be directed to an insurance agent or broker licensed to conduct business in the relevant US state. For further information about an insurer's ability to do business in the USA and US territories please contact a licensed agent or broker for advice.

This communication provides general information on Hiscox's products and services only and is not intended to be, and does not constitute, a solicitation of business by syndicates at Lloyd's from or in respect of the USA or US territories. The information contained herein is not a part of an insurance policy, and may not be used to modify any insurance policy that might be issued. In the event the actual policy forms are inconsistent with any information provided herein, the language of the policy forms shall govern.

*A.M. Best rating as of November 10, 2010.