

PROFESSIONAL LIABILITY

Product fact sheet



PREMIER  **canada**

MEDIA PROFESSIONALS

Why buy Media E&O? • Media E&O picks up where CGL leaves off, covering media companies for product and service failures that lead to third party financial loss.

Target Risks From individual professionals working from their home, up to larger firms involved in the Media Industry such as:

- Marketing Agencies and Consultants
- Advertising Agencies
- Public Relations Firms
- Graphic Designers
- Computer Animation
- Printers
- Publishers
- Copywriters
- Web Design
- Video, CD and DVD Production
- And many more...

Coverage Available

- Specialized Commercial General Liability and Errors & Omissions Package
- Employment Practices Liability, add on premium as low as \$125
- Office Contents including Business Interruption and Crime
- Equipment Breakdown
- Cyber & Privacy Breach coverage – starting at \$50,000 with options up to \$100,000

Features & Benefits

- Ability to write 100% US exposures no restrictions!
- E&O provides full limits for Third Party Infringement, Libel, Slander, Plagiarism, and Disparagement, Dilution of Trademark
- E&O includes Privacy Failure expense
- Expanded Personal Injury definition
- Worldwide territory for Canada-based companies, suits brought back to North America
- First dollar defence, deductible does not apply to defence costs for E&O
- Broad definition of Insured includes directors, subsidiaries, partners and contract employees
- Includes automatic 60 day extended E&O reporting period

Minimum Premium • Starting at \$800 for CGL and E&O Package

Why Premier? • An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none

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Claims Examples – Media Professionals

The Media Professional policy provides essential insurance coverage for an industry that faces more risk than ever with the fast-paced growth of new and unique products and services. Below are a few examples that will demonstrate how valuable this coverage is.

Copyright infringement

A graphic designer developed a logo for his client. The client used the logo without realizing that it was far too similar to a competitor in another province selling the same product. A legal action was filed against the designer's client who, in turn, sued the graphic designer.

If the graphic designer had a Premier Media Professionals policy, there may have been coverage for this claim. *

Advertiser's commercial criticizes competitor

An advertising company developed a commercial for their client that compared their client's product to a competitor's product. The commercial put the competitor's product in an unfair light and resulted in a loss of revenue for that competitor. The competitor filed legal action against the advertising company for product disparagement.

If the advertising firm had a Premier Media Professionals policy, there may have been coverage for this claim. *

Plagiarism leads to law suit

A web designer inadvertently published content that his client had plagiarized. The designer was sued and required to defend. Although he had no knowledge that the content was plagiarized, the web designer did not check the content as he should have done and was found to have infringed on a copyright.

If the web designer had a Premier Media Professionals policy, there may have been coverage for this claim. First dollar defence is provided by the Premier Media Professionals policy. *

Photograph of unauthorized logo published

A photographer took a photo which included an unauthorized company logo. The photographer did not realize it and the photo was released to the public. The company that held the rights to the logo sued the photographer because the use of the logo in the photo disparaged the brand.

If the photographer had a Premier Media Professionals policy, there may have been coverage for this claim. *

Marketing consultant is sued

A Marketing consultant helped his client design a brochure. The brochure had a critical error on it and his clients' customers were directed to the wrong website. This resulted in a loss of revenue for his client, and an action was filed against the consultant.

If the marketing consultant had a Premier Media Professionals policy, there may have been coverage for this claim. *

Phishing email

Phishing email disguised as company owner directed insured's employee to make various purchases of gift cards and provide the codes from the cards by return email.

If the insured had a Premier Media Professionals policy, there may have been coverage for this claim. *

Defamatory statements on published book

Allege the insured is negligent in publishing a book which contained defamatory statements.

If the insured had a Premier Media Professionals policy, there may have been coverage for this claim. *