

Among Intact Entertainment’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.



Target Classes of Business

- Advertising/Marketing agencies
- DICE
- Multimedia risk
- Post-production services
- Producer (Film/TV/Radio)

Program Highlights

- Occurrence policy form
- 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 Intact Insurance underwriting entities which are “A+” rated by A.M. Best
- Violation of criminal statute and fraud subject to coverage terms
- 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

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

Advertising Agencies

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

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.

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Visit intactspecialty.com/entertainment
for applications and more information.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products 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. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

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