

Intact Entertainment

# Producer Plus<sup>™</sup> Liability

Where innovation meets experience to solve your media liability risk management needs. Working with Intact Entertainment means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic media industry. We don't just know media; we're passionate about it and those who share our focus. And because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.

Our Producer Plus Liability coverage is designed to match coverage to risk in ways other carriers can't. As media liability specialists, we have the experience and expertise to develop coverage across the spectrum of films, documentaries, industrial videos and television productions with small-to-medium-sized budgets.

We focus on covering the risks, so your business can focus on what it does best. Producers have different goals and objectives. Projects are very distinct, ranging from entertainment to education. That makes the risks involved with each situation different as well. Developing coverage solutions for each of these situations on a tailored, individual basis takes a broad range of expertise and experience. That's what we provide.

#### **Specialized Features**

- Dedicated producer liability underwriting and claims teams
- Occurrence coverage capabilities
- Coverage available on an admitted basis in all states except Louisiana and Vermont

#### **Coverage Options**

- Technology services liability coverage
- Media and advertising liability
- Broad form errors or omissions no exclusion for bodily injury or property damage arising from the content of matter in scheduled media
- Professional services liability, providing coverage for scheduled professional services of the insured on an occurrence basis
- Merchandising, providing coverage for the use or licensing, and related promotion, by the insured of property rights relating to and arising from scheduled media in connection with the sale of goods or services

- Declaratory relief action, which broadens definition of loss to include fees, costs and expenses incurred by the insured to initiate a declaratory relief action
- First Amendment defense coverage, providing defense coverage for claims arising from a First Amendment restraint against the insured
- Subpoena defense costs reimbursement, providing coverage for defense costs incurred in responding to a subpoena relating to scheduled media

## Limits

- Up to \$5 million in capacity
- Both primary and excess coverage availability



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#### **Eligible Risks**

- Producers of motion pictures with budgets under \$100 million
- Producers of movies, TV series, pilots, specials, commercials and infomercials
- Producers of documentaries and training/industrial/ educational films
- Music videos
- Radio program producers
- Theatrical stage productions

#### **In Addition**

In this specialized field, it takes focused expertise to effectively assess risk and develop coverage to match. One of your greatest

resources is our experienced team of dedicated producer liability underwriters. We recognize that every case has its own unique circumstances, requiring a deep understanding of how each can affect the type of coverage that's required.

### **Superior Claims Service**

The wide variety of content generated by the range of productions can lead to a unique and expansive level of claims. Each of those goes to the heart of a producer's reputation. It's our job to determine the best way to protect it. Our talented group has extensive claims handling experience, and our broad and diverse backgrounds allow us to bring a real world view to every situation.

- Timely and thorough claims investigations
- Dedicated resources with deep industry expertise

#### **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: <u>intactspecialty.com</u>.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: <u>intactspecialty.ca</u> and for information about Intact Financial Corporation, visit: <u>intactfc.com</u>.



Visit <u>intactspecialty.com/entertainment</u> or contact **Jason McDonald** at 913.945.3021 or jdmcdonald@intactinsurance.com for more information.

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