



Intact Entertainment | Music Liability

Professionals in the music industry manage immense pressure to meet the demands for music distributed through diverse and convenient delivery systems and venues. The integration of music and video technology and advertising has resulted in litigation that has outpaced legal precedent. These professionals require a broad and comprehensive liability policy that addresses traditional music exposures while anticipating those that are emerging with new technology.

Intact Entertainment understands these complex exposures. Our comprehensive Music Professional Liability Policy was developed by a team of industry professionals, including media liability and entertainment attorneys with experience in this specialized insurance field. With our coverage you can be sure your creative expression is appropriately insured and correspondingly secures the bottom line.

Eligible Risks

- Music publishers
- Composers
- Arrangers
- Lyricists
- Recording companies
- Distributors
- Music artists

Coverage Highlights

- Negligence, defamation, privacy, idea misappropriation, copyright, trademark and related unfair competition claims
- Available on claims-made basis
- Provides coverage for all sized risks on a primary or excess basis
- Provides coverage for liability assumed under contract, which extends coverage to third parties, such as distributors, who utilize the Insured's work
- Liability limits up to \$5,000,000

- Defense coverage for threatened injunctions
- Provides coverage for the Insured’s music, video, internet, advertising and distribution activities
- Provides coverage for covered claims that arise anywhere in the world
- Definition of “loss” that includes punitive damages where allowable by applicable state law
- Music insurance solutions on surplus lines basis, except Tennessee.

Additional endorsements include but are not limited to:

- Merchandising Coverage Endorsement – provides coverage for the Insured’s merchandising relating to the Insured work
- Personal Appearance Coverage Endorsement – provides coverage for public appearances made by the Insured
- Professional Services Endorsement – provides coverage for scheduled ancillary professional services of the Insured, such as music production for third parties
- Music library coverage extends to all of the insured’s musical works.

Superior Claims Service

The music industry faces a wide variety of unique risks and, therefore, claims. It’s our job to determine the best way to protect the creative expression of our clients, and/or their clients. 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: intactspecialty.com.

Intact Insurance Specialty Solutions and Intact Entertainment are marketing brands 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, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. 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: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



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