

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

- Advertisers
- Advertising agencies
- Authors
- Book publishers
- Broadcasters (radio and television)
- Cable television operators
- Commercial printers
- Magazine publishers
- Multimedia risks
- Newspaper publishers
- Personal appearance
- Producers (film, radio and television)

Program Highlights

- Occurrence policy form
- Broad “open peril” form for publishing and broadcasting risks
- 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
- Contextual E&O included in publisher and broadcaster forms
- 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)*

Advertisers

- Sample of advertising matter
- Copy of advertising agency agreement

Advertising Agencies

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

Authors

- Copy of book or manuscript
- Experience resume of author
- List of previously published works
- Copy of reviewing attorney opinion letter
- Current financial statement or tax return

Book Publishers

- Current catalog or list of publications
- Specimen copy of author contract

Broadcasters (Television/Radio)

- Advertising rate card
- Program schedule

Cable Television Operators

- Copy of standard channel lease agreement
- Sample of weekly program schedule
- Copy of internet access agreement

Commercial Printers

- Specimen copy of print order form
- Description of client review/sign-off
- Description of legal procedures for design services
- Description of security and quality control procedures for games/sweepstakes/prizes

Magazine Publishers

- Current edition of publication(s)
- Specimen copy of freelance agreement
- Specimen copy of advertising agreement

Multimedia

- Description of activities to be covered
- Specimen copy of third-party contracts
- Current editions of any publications
- Current catalog or book list (if applicable)

Newspaper Publishers

- Current edition of publication(s)
- Specimen copy of freelance agreement
- Specimen copy of advertising agreement

Personal Appearance

- Experience resume of applicant
- Description of activities and/or sample copies of previous articles
- Copy of contract for work to be performed
- Current financial statement or tax return

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.

Regina Williams
Vice President
Phone: 913.945.3040
rwilliams@intactinsurance.com

Teresa Barclay
Senior Underwriter
Phone: 2913.945.3019
tbarclay@intactinsurance.com

Natalie Best
Renewal Underwriter
Phone: 860.321.2630
nbest@intactinsurance.com

Emily Caron, Esq.
VP Media Liability Claims
Phone: 913.945.3017
ecaron@intactinsurance.com

Sandi McIntosh
Assistant Vice President
Phone: 913.945.3018
smcintosh@intactinsurance.com

Tammi Johnson
Senior Underwriter
Phone: 913.945.3022
tjohnson@intactinsurance.com

Trish Douglas
Senior Underwriting Assistant
Phone: 913.945.3015
pdouglas@intactinsurance.com

Kellie Fitzpatrick Murray
Senior Underwriter
Phone: 913.945.3025
kmurray@intactinsurance.com

Daneen Vaughan
Renewal Underwriter
Phone: 913.945.3024
dvaughan@intactinsurance.com

Kim Kibler
Senior Underwriting Assistant
Phone: 913.945.3023
kkibler@intactinsurance.com



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.

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: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.