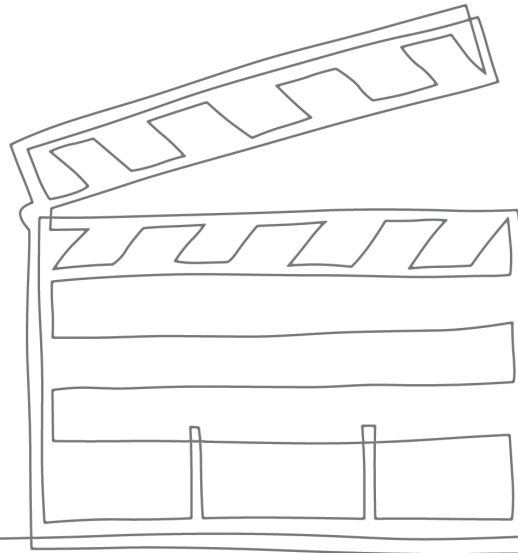


# Beazley

## Media Liability

Media liability protection tailored for the media sector.



## A unique industry requires a unique solution

The media industry is like no other and has distinct insurance requirements. We have drawn upon our wealth of experience in the sector to design broad coverage to match the needs of the wide range of businesses that make up the industry. From publishers, broadcasters, bloggers, vloggers, social influencers, authors, journalists and content creators, Beazley understands the risks associated with doing business in this industry and can help design an occurrence based insurance solution to match the exposure.

## Professional indemnity and cyber at the heart of the coverage

Beazley's Media Liability offering in the US is backed by decades of experience underwriting such business in London. This expertise benefits our policy holders by offering solutions to covering traditionally difficult forms of content, such as financial content, medical or healthcare content and even investigative material.

## A relentless tide of opportunity (and risk)

Recent years have seen dramatic changes in the media sector driven by advances in digital technologies and globalization. The nature of publishing has completely changed. In the past TV, radio, books, newspapers and magazines, dominated; now everyone can be a publisher.

## Coverage highlights

- Occurrence coverage
- Contractual liability coverage explicitly defined and including unintentional breach of contract in carrying out fee based services for a client
- Coverage for freelancers and contractors explicitly defined
- Mitigation costs (sub-limited)
- Defamation, libel, slander, product disparagement
- Invasion or interference with the right to privacy or of publicity
- Misappropriation of any name or likeness
- Plagiarism, piracy or misappropriation of ideas under implied contract
- Infringement of copyright or trademark
- Infliction of emotional distress or mental anguish caused by content.

## Optional extensions

- Technology E&O
- Information security and privacy
- Bodily injury or property damage arising out of content.

## Target market

Beazley specializes in covering small to mid-sized businesses of up to \$35M in revenue that produce all types of content, however and wherever it is disseminated.

A broad range of organizations in this sector can benefit from Beazley's specialist coverage, including:

- Publishing in any form: Books, magazines, newspapers, digital/web
- Broadcasting in any form, including social media channels
  - Content creators including advertising producers
  - Producers of promotional, educational and corporate content
- Blogging, vlogging, podcasting and social influencing
- Content produced by any organization including charities and non-profit organizations
- Authors & journalists
- Content produced by individuals, even if high profile
- Advertising agencies (when occurrence form required).

## Basis of coverage available

- Up to \$5,000,000 limit available
- Worldwide territorial coverage.

The logo for Beazley, featuring the word "beazley" in a lowercase, serif font with a thin, light-colored outline around the letters. The logo is positioned at the bottom left of the page, above a horizontal line that spans the width of the page.

## How do media liability claims work?



### Libel

A journalist published an exposé into a religious charity's funding arrangements. The article, posted online, was highly critical of the financial and ethical practices of the charity. In response to the article, the charity released various stories defending its position and attacking the journalist's credibility. This type of 'tit-for-tat' is not uncommon and can increase the complexity of a matter where an insured can feel under attack as well as needing to defend its article.

The journalist had obtained legal advice prior to publication on whether the contents of its article could be deemed defamatory. The insurance carrier therefore was in a good position to defend the claim if a law suit was brought to trial. Fortunately for the journalist, the charity's initial blustering amounted to very little and the matter was ultimately dropped. The policy allowed the carrier to step in and support the insured to assess the seriousness of the threats being made and determine an appropriate response. This scenario highlights the importance of an insured taking the necessary precautions prior to the publication of content to protect its position.



### Copyright

The insured in this scenario is the sole ghost-writer of a new autobiography of a well-known celebrity. The writer had previously co-written a book with another author, and unfortunately there were certain similarities between the previous book and the new one. The co-author sued for breach of copyright. Although the ghost-writer was receiving quite a small fee, she found herself at the end of an indemnity chain. The celebrity had received a large advance, and it was this amount which drove the damages claim, causing a great deal of anxiety for the ghost-writer. The insurance carrier was able to support the ghost-writer in defending and settling the claim for a reasonable sum.



### Privacy

An online publisher published and distributed a story regarding a well-known actor and a leaked tape containing some very private information. The claim against the content publisher related to the claimant's right to privacy versus the insured's right to publish news in the public interest. The matter was further complicated by the fact that the publisher further distributed the story to other online news outlets, and issues around warranties regarding losses flowing from the original article being published became paramount. The insurance policy was triggered to protect the publisher from any claims arising out of its publication and to hold its clients harmless as well.

# Beazley Media Liability

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