

AFB Media Tech® Checklist

Coverage features	Insurer 1	Insurer 2	Insurer 3
Insurer/Policy Form	AFB Media Tech		
A.M. Best Rating	A*		
Errors & Omissions Coverage			
Technology E&O	Yes		
Broad Miscellaneous E&O	Yes		
Technology products including software copyright infringement	Yes		
Breach of contract coverage	Yes		
Security and Privacy Liability Coverage			
Unauthorized access and malicious code coverage	Yes		
Coverage for denial of services attacks	Yes		
Personally identifiable and confidential corporate information	Yes		
Privacy notification and credit monitoring costs	Yes		
Public relations and call center services	Yes		
Legal and forensics coverage	Yes		
Regulatory defense and penalties	Yes		
First party network business interruption, data recovery costs and cyber extortion coverage	Yes		
PCI fines, expenses and costs	Yes		
Multimedia & Advertising Coverage			
Libel/Slander/Disparagement	Yes		
Invasion of the right to privacy or publicity	Yes		
Plagiarism, piracy and misappropriation of idea	Yes		
Infringement of copyright, trade dress, domain name, title or slogan; dilution of trademark	Yes		
Misappropriation of Trade Secret	Yes		
Negligence regarding the content of Media Communication	Yes		
Coverage for Insured's advertising of own products	Yes		
Additional key benefits			
Duty to defend	Yes		
Optional defense outside the limits	Yes		
Ability to rely upon competitor's application to bind & issue	Yes		
Punitive Damages including most favorable venue wording	Yes		
Blanket additional insured coverage when required by contract	Yes		
Softened hammer clause	Yes		
Automatic Subsidiary Coverage	Yes		
Spousal/Domestic Partner Extension	Yes		
Independent contractor coverage	Yes		
Worldwide territory for both claims and wrongful acts	Yes		
Final adjudication language in the criminal/ fraudulent acts exclusion and Innocent Insured wording	Yes		
Carveback for mental anguish and emotional distress	Yes		

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