

# Design Professionals' Mediatech Liability

In today's knowledge based economy, the role of the professional continues to evolve. The activities of Design Professionals don't fit into the traditional "boxes" of the past. Design Professionals demand insurance coverage that addresses all aspects of their business. Beazley is able to respond to that demand by offering our Design Professionals' MediaTech Liability Policy.

## Policy highlights

- Design Professionals' MediaTech offers a myriad of coverage under one policy: (Wording available in both official languages)
  - Professional Liability
  - Pollution Liability including Contractors
  - Technology Based Services Coverage
  - Technology Products Coverage
  - Computer Network Security Coverage
  - Multimedia and Advertising Coverage
  - Directors and Officers Liability Extension (revenues up to \$1M)
  - Employment Practices Liability Extension (up to 10 employees)
- Limits up to \$10m
- First dollar defense and expense costs in addition to limits
- In addition to the limit of liability and not subject to deductible:
  - Pre Claims Assistance
  - Defendant Reimbursement
  - Regulatory / Administrative Actions Reimbursement
  - Disciplinary Proceedings Reimbursement
- Blanket Waiver of Subrogation
- Mediation Credit of 50% of the deductible up to \$25,000
- Broad Definition of Insured / Professional Services
- Excess coverage for project specific policies
- Worldwide Territory / jurisdiction
- Equity Interest Coverage up to 25%
- Automatic coverage for newly acquired companies
- Right and duty to defend
- Extended Reporting Period available
- Punitive and Exemplary damages covered where insurable by law
- Design / Build Coverage
- Mold & Asbestos Coverage
- Innocent Insured Exception
- Definition of Claim includes incidents / circumstances
- Breach of Confidentiality coverage - Full policy limits
- Libel and Slander coverage - Sublimit \$250,000 / Deductible \$1,000
- Loss of Documents coverage - Sublimit \$150,000 / Deductible \$2,500

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