



# Financial Lines

## Media Liability



The media landscape has changed dramatically in recent years and continues to evolve. Content is everywhere, always available and information moves faster than ever. With so much uncertainty related to different mediums of expression, it's critical to have an insurance company on your side; a company that can tailor creative solutions for liability arising out of even the most challenging content. At QBE, our innovative, experienced team works hard to get to know your situation so we can say "yes" when others might say "no."

### Media Liability

Our simplified policies offer the following key coverage features:

- Media liability – occurrence and claims made options:
    - All risk policy, including coverage for allegations of copyright or trademark infringement, defamation, false light, invasion of privacy, and misappropriation of name or likeness
    - No insured v. insured exclusion, allowing claims for internal copyright ownership disputes
    - Negligent publication or contextual E&O coverage, including carve-backs for body injury/property damage
    - Broad carve-backs to the contractual exclusion, including failure to provide credit and misappropriation of ideas under implied contract
    - Automatic advertising content coverage, including related social media usage
    - Coverage for costs associated with prosecuting a copyright or trademark declaratory relief action
    - Affirmative coverage for fair use available
    - Retraction/correction control retained by insured
    - No penalty for refusal to reveal source or documents
  - Insured has settlement authority up to 100% of retention
  - Reporting requirement limited to knowledge by senior management
- No hammer clause
  - Full worldwide coverage – wrongful acts anywhere, claims brought anywhere
  - Non-cancelable by QBE except for non-payment of premium
  - Non-rescindable policy
  - Final, non-appealable adjudication – conduct exclusion
  - Policy exclusions = full severability
  - 100% defense cost allocation – includes both covered and uncovered matters
  - Automatic acquisition coverage – no threshold, no limited time period

### Policy construction

- GTC – General terms & conditions
- Errors & omissions liability
  - Miscellaneous E&O
  - Technology E&O
  - Media liability
- Cyber liability

### Claims

- In-house, dedicated Media Claims Practice Leader with product expertise, industry specialization, and a commitment to superior service pre-loss and post-loss
- Exclusive legal panel provides clients with the highest quality legal advice with expertise in various media liability issues, including first amendment and intellectual property law
- Easy claim reporting at [professional.liability.claims@us.qbe.com](mailto:professional.liability.claims@us.qbe.com)

### Underwriting appetite

QBE focuses on creating solutions for our clients through a detailed underwriting appetite with no limit on size of risk.

\* Please refer to the policy form and coverage parts for specific wording, terms and conditions.



### Target classes (<\$250M annual revenue)

- Radio and television broadcasters/cable or internet channels
- Newspapers (print and digital)
- Personal appearances
- Book and magazine publishers (print and digital)
- Video and TV/film productions (<\$100M budget), including documentaries
- Library acquisition and development and film/video distributors
- Advertising agencies

### Excess/selective

- Music (artists and bands)
- Production budgets >\$100M
- Revenues/ad budget >\$250M

### Non-target classes

- Adult entertainment publishers and distributors
- In-house advertisers (<\$250M ad budget)
- Music publishers and distributors
- Shock jocks

### Financial Lines

- QBE's products are designed to be readily adaptable to emerging business trends. Its General Terms and Conditions section is uniform for all coverage parts.
- Underwriters average 20 years in the Financial Lines space with industry specialization to help tailor policies that are right for each client.
- Find out more about QBE Financial Lines and find our forms at [qbe.com/us/specialty/professional-lines](http://qbe.com/us/specialty/professional-lines).

### Premiums4Good™

At QBE, we're committed to aligning our values with those of our customers to support the communities where we live and work. To support that goal, our global initiative, Premiums4Good, helps communities develop, grow and thrive. Through Premiums4Good, we commit a portion of customer premiums to investments with an added social or environmental objective. Premiums4Good investments are made directly into projects that deliver benefits to communities or the environment, including social impact bonds and green bonds.

### QBE North America

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 @QBENorthAmerica

### QBE Insurance Group



QBE North America is a division of QBE Insurance Group Limited, one of the world's largest insurance and reinsurance companies.



We are rated A+ by Standard & Poor's and A (Excellent) by A.M. Best.\*



Located in 27 countries with over 11,000 employees worldwide, we are considered a leading underwriter within our chosen markets.



We are able to profitably meet the local and multinational risk management needs of commercial customers who trade on a global basis.



Ranked on Forbes Global 2000 list of public companies and, in 2020, had a worldwide gross written premium of \$14.7 billion.

### For more information, please contact one of these QBE representatives:

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\* Learn more about ratings guidelines at [standardandpoors.com](http://standardandpoors.com) and [ambest.com](http://ambest.com).

This information is a brief description of the important features of insurance underwritten by QBE Insurance Corporation. Coverage may not be available in all states. Actual terms, conditions, and exclusions are set forth in the applicable policy form. To the extent there is any discrepancy between the descriptions in this brochure and the actual terms, conditions, and exclusions in the policy, the policy shall prevail.

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