



# HIGHLIGHT SHEET

## MULTIMEDIA LIABILITY INSURANCE POLICY FORM TMLE.002 (12/07)

As a western democratic nation, Canada enjoys the freedom of expression, as written in our Charter of Rights and Freedoms. Media liability insurance assists media companies in their defence when litigation arises out of their exercise of that right as they provide us with education, news, commentary, services and entertainment.

Multimedia Liability insurance offers protection from claims arising from alleged defamation, invasion of privacy, infringement of copyright and trademark, and errors or omissions arising from the content produced by media companies.

At Trisura we apply our underwriting expertise with a focus on the following types of media risks:

- Advertising Agencies
- Authors
- Broadcasters (Radio and Television)
- Cable Channels, Networks, Operators
- Freelance Writers
- Internet Media Activities
- Media conglomerates (companies that publish, broadcast and disseminate content over multiple platforms)
- Publishers (newspaper, magazine and book)
- Personal Appearance Accounts

### Coverage Highlights

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- Coverage is offered on an occurrence basis
- Defence costs are in addition to the limit of liability
- Media Liability including Content Errors and Omissions (E&O) coverage
- “All-Risk” approach opens coverage to possible future liability theories
- Emotional distress carveback on BI/PD exclusion
- Media coverage, including media entities and activities
- Definition of claim includes monetary damages, non-monetary relief or injunctive relief
- Media wrongful acts, including:
  - defamation, invasion of privacy, emotional distress, wrongful entry, false arrest, harassment, breach of confidentiality, copyright and trademark infringement, deceptive trade practices, conspiracy
- Definition of matter includes:
  - advertising, art, blogging, creative expression, data, entertainment, film, facts, fiction, graphics, information, literary composition, music, news, photographs, pictures, opinions, sound recordings, video, web-site
- Definition of loss includes:
  - coverage for punitive, exemplary or multiplied damages to the fullest extent permitted by law
- Worldwide coverage
- Broad definition of occurrence
- Includes liability assumed under contract
- Definition of insured includes:
  - director, officer, partner, shareholder and employees
  - agent, leased or temporary employee, volunteer and independent contractors

- Insured retains full control over content corrections / retractions
- Confidential source coverage
- Merchandising coverage
- Deceptive trade practices and fraud coverage – if the underlying act was approved by counsel or authorized supervisor
- Coverage for newsgathering activities where no utterance or dissemination of matter takes place
- Does not contain a “buy-out” or “hammer” clause
- 90 day automatic coverage for acquisitions
- 60 days notice of cancellation / 15 days in the event of non-payment of premium
- Primary / Excess Capacity

## Available Extensions

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- Governmental Claim Coverage
- Offensive Declaratory Judgement Actions Coverage
- Human Rights Complaint Coverage
- Content Errors and Omissions carveback on BI/PD exclusion
- Professional Services Extension – provides coverage for scheduled ancillary professional services of the insured
- Prior Acts Coverage Extension
- Business Personal Injury Coverage when deleted from the CGL policy

## About Trisura

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**Trisura Guarantee Insurance Company** is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors’ and Officers’ Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU".

## The Trisura Advantage

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At Trisura we offer:

- **Expertise** – many years of experience in underwriting and claims handling in the media line of business
- **Solutions** – we will take time to meet with clients in order to better understand the risk profile associated with their business
- **Flexibility** – a willingness to look at new companies and classes of business others shy away from
- **Customization** – we will tailor the policy to each individual risk profile
- **Options** – we will consider extensions of the coverage for the appropriate risk in order to address the needs of the client

For more information and to download our application forms please visit our website at [www.trisura.com](http://www.trisura.com)

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.