



## MEDIA LIABILITY

### WHY PHLI?

- 20+ years of operating experience in the Management and Professional Liability market with superior service and coverage
- Superior financial strength from AM Best (A++ XV) and Standard & Poor's (A+)
- Dedicated team with over 100 underwriters & claims professionals located across 13 Regional Offices
- Flexible form provides the option to cover Media Liability as well as professional services under one policy
- Customized endorsements to meet the unique coverage needs for a broad range of media classes

### TARGET CLASSES

- Advertising Agency
- Ancillary Media exposures for any/all Insureds
- Author
- Book/Newspaper/Magazine Publisher
- Cable System Operator
- Marketing Company
- Multimedia Company
- Online Content Provider
- Public Appearances
- Spokesperson
- TV/Film Distributor
- TV/Film Producer
- TV/Radio Broadcaster
- Many more!

#### Key Features

- Limits available up to \$10M for select risks
- Available on either an occurrence or claims-made basis
- Pro-pak endorsements to meet the unique coverage needs for a wide variety of media classes
- Worldwide coverage
- Fully customized media coverage schedules
- Claims Expense in addition to the Limit of Liability for select classes
- Ability to write Media Liability stand-alone or with Professional Liability
- Availability of complementary coverages to provide broader risk management solutions including Directors & Officers, Employment Practices, Fiduciary, Crime, and Cyber Liability
- Quick turnaround times for proposals and policy issuance
- [Learn More](#)

### PROHIBITED CLASSES

- Adult Content
- Celebrity/Public Figure Gossip
- Controversial Material
- Gambling
- Music Labels/Recording Companies
- Provocative Reality Content



### CLAIM SCENARIOS

#### **\$3M Newspaper Publisher**

A newspaper publisher was sued for libel by a school principal over an article implying that the principal had given preferential treatment to his son in the midst of a disciplinary matter.

#### **\$200,000 Author**

An author wrote a "tell-all" biography about a recently deceased celebrity. The celebrity's brother sued both the author and publisher of the book for defamation related to statements about him and for invasion of privacy related to photographs of the plaintiff and his sister.

#### **\$75,000 Documentary Film Producer**

A documentary film producer was sued for copyright infringement by a photographer arising from the use of photographs without permission/compensation.

#### **\$50,000 TV Broadcaster**

A TV broadcaster was sued for invasion of privacy after using old archive footage of a woman to illustrate a new and unrelated story about eating disorders.

#### **\$100,000 Film and Program Distributor**

A film and program distributor was sued by a music publisher for copyright infringement, along with the producer of the film, arising from the use of music that was not properly cleared. The producer, who did not have Media Liability insurance, was unable to defend the distributor despite a hold-harmless agreement.

# MEDIA LIABILITY

## SUBMISSION REQUIREMENTS

- Completed application (Film Producer/Distributor); application (all other media risks)
- Most recent financial statement
- Copy of standard contract used with third parties, if applicable
- Resumes of principals, if in business less than three(3) years
- Copies of publications or periodicals to be insured, unless available online, if applicable
- List of current book titles, periodicals, publications, schedule of programming, broadcasting stations, etc., to be insured, if applicable
- If **author**, synopsis of publication and any vetting letter from counsel
- If **distributor**, list of titles to be distributed and sample standard contract used with producers and exhibitors
- If **producer**, trailer or DVD (unless available online) and a clearance letter from counsel (if one exists)
- Supplemental claim form, if applicable

## RISK MANAGEMENT SERVICES

Management and Professional Liability Risk Management Gateway (**PHLY**Gateway)

- PHLY has partnered with The McCalmom Group to offer our web-enabled **PHLY**Gateway, which includes:
  - An online training platform for employees and managers, providing training on preventing harassment, identifying discrimination, and more
  - A Best Practices Help Line, where insureds can schedule a consultation to discuss workplace risks
  - Access to sample forms and documents that can help draft employee handbooks, formal policies, written procedures, checklists, and more
  - An expansive library of weekly articles that cover a wide range of topics, including Employee Relations and Human Resources, Leadership and Ethics, Loss and Litigation, and much more

## ABOUT US

### Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading property/casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines | Management & Professional Liability | Personal Lines

### AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

### Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

### Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

## CONTACT US:

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)

Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

800.873.4552

**PHLY.com**

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**TOKIO MARINE**  
GROUP

*Inspiring Confidence.*  
*Accelerating Progress.*