



Hiscox Media and Creative Industries  
Event organisers



# We know that when it comes to organising a big event good just isn't good enough for your clients. They expect perfection. That is why with our professional indemnity policy we've thought of what could go wrong, so you don't have to worry.

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## Evolving with the changing landscape

Hiscox has been providing commercial insurance for the media and creative sector since 1995 and in that time, the industry has changed immensely. From the technological advancement of mobile devices, through to the creation of platforms such as digital radio or on-demand TV and the launch of social media, the way consumers interact with companies has been completely revolutionised.

## A trusted partner to the media and creative industries

We provide cover for more than 30,000 businesses in this sector – from marketing consultants and events companies to global advertising agencies and multi-million Pound turnover broadcasters. Our specialist underwriting and claims teams have considerable experience and understanding of the changing nature of these businesses and in assessing the risks involved. They work hard to keep abreast of the law and any new developments to make sure clients receive cover appropriate to their business.

## Our approach to claims

At Hiscox, we believe that our approach to dealing with claims is what sets us apart. We understand that insurance is a promise to pay, and it is when you're in trouble that its value is really proven. If you have a problem, we don't hide behind narrow interpretations of our policy wordings – our goal is to pay all claims efficiently and fairly, and to get our clients back on their feet as quickly as possible.

## Access to specialist media lawyers

Our dedicated media claims team has extensive litigation experience in all aspects of media law, so we have a real insight into the complex and costly nature of the claims you face. We are committed to protecting your business and helping you through what can be a traumatic and time-consuming experience.

## A common-sense approach

If you're worried that an error might lead to a compensation claim from your client, you can let us know as soon as you realise you've made it. We will pay to put it right, sometimes without your client even knowing. This helps protect your relationship with the client and can help avoid small mistakes escalating into major issues.

We understand that events do go awry from time to time, despite your best-laid plans, and, as the person who organised it, you're likely to be blamed – even if it may not have been your fault. Our policy offers you the peace of mind of knowing that you're covered against a wide range of liabilities.

There are a host of other risks beyond something being damaged or someone getting hurt at one of your events. Although you may think these are occupational hazards, if you're not careful they could threaten your business.

If the specialists you've hired to help out with a big occasion, like caterers or cameramen, let you down then you will be forced to deal with the consequences. A simple mix-up could quickly turn a couple's wedding into the worst day of their lives – and yours.

Even a small error could result in you being hit with a big compensation bill or a messy legal claim that could harm your business if not handled well. Hiscox has been insuring the events sector for over 30 years and offers broad, clear coverage you can rely on.

## You may need this insurance if you:

- provide expertise, skills or advice to clients
- enter into contracts to provide services to third-parties, especially large, well-known corporate entities, or on behalf of your clients
- develop the content for an event, including music, video production or speeches that could infringe someone else's intellectual property rights
- have keynote speakers or event ambassadors who could make defamatory remarks
- have access to personal data or confidential corporate information
- work on time and budget sensitive projects
- perform health and safety assessments
- engage sub-contractors or self-employed freelancers to deliver projects.

## Tailor-made protection for event organisers

### Broad and clear breach of contract cover

We provide you with extensive protection for the liabilities you take on when signing a contract, so you don't need to worry about whether you're covered.

### Automatic coverage for venue owners and operators

Often venue operators will require you to protect them if they're named in a lawsuit arising from one of your events, so we include it as standard in our policy.

### Work performed by sub-contractors

We will cover mistakes made by sub-contractors while under your supervision, so you can rest assured that your insurance policy will still respond – even if it isn't your fault.

### Rectification costs

If you realise you've made a mistake, such as a misprint in marketing materials, you don't have to wait before notifying us. We will pay to put it right, so your client remains happy.



### Creative content risks protection

You want your event's programme to stand out from the crowd, but you may attract the wrong sort of attention if you infringe someone's intellectual property or defame them. Our cover includes help if you are sued as a result of your programme's content.

#### Special extra

##### Personal appearance coverage

Getting big names to be keynote speakers and ambassadors can make or break your event, so we can help make your offer more compelling to them by providing extra indemnification for them while performing their duties.

#### How we've helped our clients

##### A 40th that turned into a to-do

A party planner arranged a client's 40th birthday party at a prestigious London venue. The day before the event, the venue operator called to say it had been forced to shut because of a collapsed roof. The organiser managed to find an alternative venue at the last minute and the party went ahead to delighted reviews from the client. Surprisingly, the client brought a suit against the organiser shortly after the event because it could not be held at his first choice of venue. He alleged breach of contract and demanded the return of the venue hire fee and damages for distress. We defended the claim on behalf of the party planner and helped to ensure that both the organiser and client worked together again.

### Tempers rise at summer party

An event organiser organised a well-known food retailer's staff summer party, but the relatively small independent firm hired to do the catering only provided a fraction of the staff on the night that it was meant to. Service at the event was so poor that several of the client's employees, including the chief executive, ended up serving behind the bar. Immediately after the event ended, the client made a breach of contract claim against the event planner for £100,000, equivalent to the planner's fee as well as the catering budget for the party.

We settled the claim on the event organiser's behalf so the working relationship between the two was maintained.

#### Why choose Hiscox?

Hiscox is one of the events sector's leading insurers, and has been protecting companies who operate within it for over 25 years. We can protect all of your risks through our integrated suite of products, from professional, employers and public liability to event property and technical equipment damage cover, as well as event cancellation and abandonment cover. So you can concentrate on planning the perfect event.

#### Rely on us

Your claim will be handled by experts in media and creative industries litigation who will fight to get the best outcome for you, which will mean you can focus on what you know best – your business.

For further information, please contact your broker.



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