



Hiscox Media and Creative Industries
Marketing and advertising

With the UK ad spend hitting a record of £32 billion*, the marketing and advertising industry is proving to be one of the most innovative and fast-paced sectors. Hiscox's market-leading cover protects you against today's new threats and ensures we continue to help companies protect their reputations.

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.

Whether you're creating an advertising campaign, designing a corporate logo, advising clients on their social media strategy or sending out communications on behalf of a client, our policy can provide you with the diverse protection you need.

You may need this insurance if you:

- provide marketing or advertising expertise, skills or advice to clients
- create advertising in any form: TV, cinema, print/press, online or social media

- enter into contracts with others to provide marketing and advertising services
- have access to personal data or confidential corporate information through your business
- create communications or manage a client's public profile
- design or create visual communications for clients.

Consolidation in your industry

Hiscox is aware there is frequent takeover and merger activity in the media and creative industries, so we make sure they are covered. That's why when clients insure with Hiscox we include:

- **automatic cover for an acquired entity** – if you buy a firm during the course of the policy then don't worry – it is covered automatically, if it is less than 20% of your total turnover and its activities are similar to your own
- **takeovers and mergers extended reporting period** – if you are open to acquisition, you have the option to extend your Hiscox policy to cover off any past liabilities – potentially making your business more attractive to any buyer.

Tailor-made protection for marketing and advertising clients

Broad, clear breach of contract cover – a critical cover in the B2B environment

We have removed virtually all restrictions to provide extensive protection for your contractual liabilities.

Extensive intellectual property protection

We offer broad cover against claims of infringing others' intellectual property rights, including copyright, trademark, music or moral rights and any act of passing off.

Rectification costs

If you've made an error in work for a client, you don't have to wait for them to complain before telling us – we can pay to correct your mistake, even before your client knows anything is wrong.

Breach of advertising regulations

Cover in the event you break one of the advertising industry's governing codes, prompting a claim against you from your client.

Work performed by sub-contractors

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

Court attendance compensation

We will pay for the time lost if you or one of your employees has to attend court in connection with a claim against you.



How we've helped our clients

Dealing with the fallout from a cyber attack

Our client, a marketing agency, was the victim of a cyber attack in which hackers accessed their systems and stole marketing databases they held on behalf of clients that contained thousands of people's names, dates of birth and contact information. The data breach was serious enough for the agency's clients to report it to the Information Commissioner's Office. Although the UK data watchdog took no action against them, the agency's clients sought to recover their large legal bills from it, claiming it had breached its contractual data protection and confidentiality obligations. Hiscox defended these claims on our client's behalf and settled with their customers.

Defending our client in court

Our client, a public relations agency, was hired by a law firm to try to raise its profile by being included in various legal directories. Although the public relations agency set up a series of interviews with the directories, and subsequently followed up with each of them, the law firm was not considered to be big enough to be included in the books. The law firm reacted by issuing legal proceedings against its public relations advisers for breach of contract.

Although it would normally have been cheaper for us to settle a claim like this out of court, we helped to vigorously defend our client's position, as they had done nothing wrong and there was a point of principle at stake – no public relations firm can guarantee media coverage for its clients, and shouldn't be sued for failing to do so. So, we appointed a legal counsel who won our client's case in court.

Why choose Hiscox?

Over 25 years' experience insuring businesses in the marketing industry gives us a unique insight into your business sector and the specific threats you face. Hiscox offers broad, clear cover that you can rely on in a crisis.

Claims are dealt with by our team of experts, which includes specialist lawyers who have extensive litigation experience and are committed to getting the best outcome for our clients.

For further information, please contact your broker.



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