



The media industry is constantly evolving. In little more than a century, the printed word has been joined by radio, television and the internet. Multimedia companies now choose a multitude of these channels for disseminating their content, that's why we've designed a policy that protects you no matter how or where your content is shown.

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.

The traditional media – print, analogue radio and terrestrial TV – remain just as exposed to claims as they ever have been, while the digital revolution has opened up a world of opportunity. The web gives media businesses a global audience, but the repercussions from any mistakes they may make are magnified.

Whether you're a global news organisation or a local paper, a football podcaster or a fashion vlogger, a publishing house, on-demand TV broadcaster or an image or sound library, Hiscox's multimedia professional indemnity policy offers you the peace of mind of knowing that you are protected no matter how or where your content is shown, read or heard.

You may need this insurance if you:

- distribute content created by you or a third party
- publish books in print, electronic or audio formats
- broadcast by TV, radio, online or podcasts
- use others to provide media content on your behalf
- allow and/or moderate user-generated content on your websites
- acquire and licence third-party content, including music and images
- use confidential sources and information in your reporting activities
- create and make money from a blog or vlog.

Core cover:

- intellectual property, including plagiarism and correct attribution
- defamation and emotional distress
- breach of confidentiality or privacy
- negligence
- broad civil liability cover.

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.

Cover specifically designed for multimedia companies

Automatic coverage for additional insureds

If your content is acquired for distribution by third-parties, we automatically cover these entities under your policy, saving you time and ensuring you comply with your contractual obligations.

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.

Coverage for your media content providers

We will work with you to cover claims made against any freelancers you employ to produce content for you.

Protection against allegations of discrimination in your content

We will defend and indemnify you if what you write or say is deemed to be discriminatory, harassment, or unfair treatment.

Subpoena assistance

Being forced to reveal a source could damage your reputation, so Hiscox will pay your defence costs for refusing to comply with a court order to produce this information.

Special extras

Full limit for appeal costs

We understand the importance of standing your ground in a legal battle, which is why we provide up to your policy limit for appeal costs, whereas some other insurers may force you to settle and apologise.

Legal costs to challenge an unfair PIN

Police Information Notices (PINs) are increasingly being issued against journalists and photographers for alleged harassment, often to block a story's publication. Hiscox will pay towards legal costs to defend against an unfairly served PIN.

How we've helped our clients

Credit where credit's due

A publishing house faced legal action from a writer who claimed one of their books contained work taken, without acknowledgment, from his own earlier biography on the subject. The author admitted the oversight, and we acted to resolve the issue quickly and discretely to avoid any damage being done to the well-known author's reputation. We settled the matter for a modest payment and a credit in future editions of the book, along with strong provisions to ensure the matter remained unpublicised.

A private matter

A privacy claim was brought against a publisher from an individual who alleged that one of their books disclosed private information about them. The individual had instructed lawyers, who sent the insured a letter of claim. We investigated and instructed specialist solicitors to advise on the threatened claim. Our lawyers advised that the book did not sufficiently identify the claimant such that he would have a valid claim. They drafted a robust response to the letter of claim, rejecting the allegations. The claimant did not pursue the claim further.

Defending a take-down

A company was threatened with litigation by a person whose content they had removed from one of their websites, claiming their decision was defamatory and a breach of his free speech rights. We investigated the claim, concluded the insured had done nothing wrong and then worked with the insured to robustly defend the claim, which ultimately was not pursued further.



Why choose Hiscox?

Hiscox has been insuring companies in the media industry for more than 25 years, and has over 30,000 clients in the sector, from start-up publishers and small local broadcasters to some of the world's best-known content libraries, publications, broadcasters, and studios.

Our work with this broad spectrum of clients gives us a real insight into the complex and costly nature of the claims you face. That's why we tailor our policies to our clients' needs and our coverage is backed by our in-house team of media lawyers who are committed to protecting your interests in the event of a claim.



For further information, please contact your broker.



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17088 08/22