

Section 1 – Your business**1.1 Your business**

Business name:

Main address:

Post code:

Date business established:

Type of organisation:

Website:

1.2 Your employees

Your total number of employees (including subsidiaries):

1.3 Your experience

How many years of relevant experience do you have?

1.4 Subsidiary companies

Do you require cover (under any section to be insured) for any subsidiary companies? Yes ☐ No ☐

If Yes, you must ensure that all other information you give in this proposal form incorporates that for the subsidiary companies, including income and claims information.

You must also complete **Section 2 – Subsidiary companies**.

1.5 Business activities description

Please provide a description of your business activities in your own words including any specialisations:

1.6 Your income

Your income for the last completed financial year or if you have not completed your first financial year, your expected annual income:

Please provide a breakdown of your income according to the region:

Region	Percentage split
United Kingdom (UK)	%
Republic of Ireland (IRE)	%
European Union (excluding UK/IRE)	%
USA and Canada	%
Australia	%
Rest of the world	%
Total	%

If your income is expected to significantly change in your next financial year, please provide an estimate and any supporting details:

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1.7 USA and Canada

- a. Would you like a quote for claims first brought in USA and Canada? Yes ☐ No ☐
- b. Do you have an incorporated company in the USA or Canada? Yes ☐ No ☐
- c. If **Yes**, how much income is booked under the subsidiaries in:
- USA Canada

Section 2 – Subsidiary companies

Please complete this section if you require cover under any section of cover for subsidiary companies.

We can extend this insurance to include subsidiary companies for which you require cover provided that:

- a. a complete list of the companies is given below (or on a separate sheet if necessary); and
- b. the turnover and claims information declared on this proposal form incorporates that for the subsidiary companies; and
- c. all other information you give in this proposal form incorporates that for the subsidiary companies.

2.1 Subsidiary companies

Subsidiary company means any company in which the company named in section 1, directly or indirectly, owns more than 50% of the book value of the assets or outstanding voting rights.

Please provide the following details for all subsidiary companies to be insured.

Name	Main/registered address including postcode and country	Percentage share of income

Section 3 – Publishing activities

Optional - please complete this section if you are a Publisher, if you are not a Publisher please move to section 4

3.1 Your publishing activities

For all titles you publish please fill out the table below. Please continue on a separate sheet if necessary:

Name of publication	Genre	Years in operation	Turnover from title	Frequency of publication	Approximate circulation per issue	Countries of circulation

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3.2 Contract publishing

a. What percentage of your turnover comes from contract publishing?
(Publications where you do not have any editorial input.)

%

b. Do you always get sign-off from the client before going to print?

N/A ☐ Yes ☐ No ☐

3.3 Media content providers

a. How much of your content is produced by the following:

i. Freelancers

%

ii. In-house staff

%

iii. News or feature syndications; wire services

%

b. Do freelance writers provide written warranties with respect to originality of content, libelous matter, and authenticity of sources?

Yes ☐ No ☐

c. Do you contractually require your freelancers to carry their own professional indemnity insurance?

Yes ☐ No ☐

Section 4 – Broadcasting activities

Optional - please complete this section if you are a Broadcaster. If you are not a Broadcaster please move to section 5.

4.1 Your broadcasting business activities

a. For all material you broadcast, please fill out the tables below, please continue on a separate sheet if necessary:

Name of broadcast	Platform of broadcast	Genre	Peak audience figure	Geographical market

Type of programme	Percentage split of total broadcasting time	Programmes produced by you	Programmes produced by others
Sport/comedy / light entertainment	%	%	%
Films	%	%	%
News	%	%	%
Investigative	%	%	%
Documentaries (non-investigative)	%	%	%
Current affairs	%	%	%

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Music	%	%	%
Discussion, phone-ins, live, unscripted	%	%	%
Children's	%	%	%
Religious	%	%	%
Reality	%	%	%
True crime	%	%	%

- b. For all live broadcasts is there a time delay? N/A ☐ Yes ☐ No ☐

If No, please provide details:

- c. For all live broadcasts, are the areas for discussion/review vetted by your lawyers for any potential legal problems prior to broadcast? N/A ☐ Yes ☐ No ☐

If No, please advise:

4.2 Distribution

- a. Do you sell or supply your own programmes to third party distributors or broadcasters? Yes ☐ No ☐

If Yes, please specify to what countries/regions.

- b. Are you also a distributor of third party content i.e. content that you do not produce? Yes ☐ No ☐

If Yes, please attach a copy of your standard acquisition and distribution agreement.

Section 5 – Risk Management

Optional - please complete this section if you are a Broadcaster. If you are not a Broadcaster please move to question 3.7

5.1 Clearance procedures

- a. Do you consult with a qualified media lawyer for pre-publication/broadcast advice and implementation of appropriate editorial and complaint handling procedures? Yes ☐ No ☐

If Yes, please provide the name of the firm or the name and experience of your relevant in-house counsel. If No, please describe how you handle legal compliance pre-publication, including when you would refer material to lawyers for checking.

If you have standard written procedures, please attach a copy.

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- b. Do you have a structured process or procedure in place to ensure that your work does not infringe a third party's intellectual property rights and that you obtain all appropriate licences or permissions from copyright holders when you use any photographs, pictures, film clips, music or any other content?

Yes ☐ No ☐

If No, please provide details:

- c. Do you always include a disclaimer in any publication/broadcast where you provide advice or guidance of any kind? Yes ☐ No ☐ NA ☐

- d. If you're a publisher or broadcaster of biographical content prior to dissemination is this reviewed by a third party lawyer? Yes ☐ No ☐ NA ☐

If No, please describe your internal processes:

- e. Do you have written complaint and retraction procedures? Yes ☐ No ☐ NA ☐

- f. Who is responsible for final sign-off of content prior to publication? Please give details of their position and relevant experience:

5.2 Expose material

Do you publish or disseminate any exposé or true crime material?

Yes ☐ No ☐

If Yes, will you be making any new allegations or revealing any new information?

5.3 Brought-in programming

Do you require an indemnity from suppliers for programmes or material which you buy in?

Yes ☐ No ☐

If No, please provide details:

5.4 User generated content

a. Do you have any facility for user generated content? Yes ☐ No ☐

b. Do you allow third parties to upload music or videos onto your website? Yes ☐ No ☐

c. Please describe the risk management procedures in place to deal with any user generated content, including any moderation:

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5.5 Artificial intelligence

Do you use artificial intelligence, including generative ratification intelligence (gen-AI) for content creation or other business activities for clients? Yes ☐ No ☐

If Yes:

a. Please provide a description of what you use for this?

b. Which platforms do you use?

c. Do you always ensure that the platforms allow you to utilise the content on a commercial basis Yes ☐ No ☐

d. Do you ensure that a human always checks the produced material prior to use? Yes ☐ No ☐

Section 6 - Claims

You must complete this section. Please complete the claims questions for any risk now to be insured.

6.1 General

In relation to your professional business activities, are you or any of your senior management aware, after undertaking reasonable enquiry, of:

a. any matter which may lead to a claim against you.

This includes:

i. a shortcoming or problem in your work known to you which you cannot reasonably put right; Yes ☐ No ☐

ii. a complaint about your work or anything you have supplied which cannot be immediately resolved; Yes ☐ No ☐

iii. an escalating level of complaint on a particular project; Yes ☐ No ☐

iv. a client withholding payment due to you after any complaint. Yes ☐ No ☐

b. any loss from the dishonesty or malice of any employee or self-employed freelancer. Yes ☐ No ☐

c. any loss from the suspected dishonesty or malice of any employee or self-employed freelancer. Yes ☐ No ☐

d. any matter which may give rise to a claim against your predecessors in business or any past director, officer, board member, senior manager or employee. Yes ☐ No ☐

Please note that the obligation to notify us of circumstances which 'may' give rise to claims in this proposal form, may differ from the claims notification obligations in your insurance policy. If you are in any doubt as to what you need to disclose to us, please contact your broker or Hiscox directly.

If you answered **Yes** to any of the above, please provide full details:

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6.2 Your directors and partners

Have you or any of your directors or partners at any time either personally or in any business capacity:

- a. been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgment debt? Yes ☐ No ☐
- b. been a director or had a controlling interest in any company, firm or business entity which has entered into a voluntary arrangement with creditors or been subject to any application for liquidation, administration, receivership or to enforcement of a judgment debt? Yes ☐ No ☐

If the answer to a. and/or b. above is **Yes**, please give full details on a separate sheet.

6.3 Claims history

In respect of the following insurance covers:

Professional Indemnity

Has any claim or loss, whether successful or not, ever occurred or been made against you or your predecessors in business or any past or present director, officer, board member, senior manager or employee in respect of any risk now to be insured under the insurance covers listed above (whether previously insured or not)?

Yes ☐ No ☐

If **Yes**, please give full details below:

Date	Details	Amount	Remedial action
/ /		£	

Have you or anyone that works for your business ever been the subject of disciplinary proceedings by any professional organisation? Yes ☐ No ☐

Are you aware after enquiry of any potential injury or disease to an employee, which may give rise to a claim? Yes ☐ No ☐

If **Yes**, please provide full details:

- a. In the last five years, have the company or any insured person been the subject of an investigation by any official body or institution? Yes ☐ No ☐
- b. In the last five years, have there been any claims and or investigations made against the company, its directors, officers or employees which may have been covered by this policy had it been in force? Yes ☐ No ☐
- c. After enquiry, is the company or its directors, officers or employees aware of any fact, circumstance, allegation or incident which may give rise to a claim under the proposed policy? Yes ☐ No ☐
- d. In the last five years you have not been the subject of any employment claim or investigation? Yes ☐ No ☐

If **Yes**, please provide full details:

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Have you ever had any insurance or proposal cancelled, withdrawn, declined or made subject to special terms?

Yes ☐ No ☐

If **Yes**, please provide details:

Date	Details

Section 7 – Declaration

7.1 Material information

You must complete this section.

Please read the declaration carefully and sign at the bottom.

Please provide us with details of any other material information which may be relevant to our consideration of your proposal for this insurance. If you have any doubt over whether something is relevant, please consult with your broker or Hiscox directly.

Is there anything else that you would like to tell us about you or your business?

Yes ☐ No ☐

7.2 Fair presentation

In deciding whether or not to offer you insurance cover and in setting the terms and premium, we have relied upon the information you have given us.

By signing the Declaration below, you are confirming to us that you have:

- given a fair presentation of the risk to be insured (a fair presentation is one which discloses in a clear and accessible manner all material facts which you, including your senior management and those responsible for arranging this insurance, know or ought to know following a reasonable search); and
- have taken care to answer any questions we have asked and ensured that all information provided is true, accurate and complete.

A material fact is one which is likely to influence our acceptance or assessment of this proposal. If you are in any doubt as what constitutes a material fact, you should consult your insurance broker or Hiscox directly.

7.3 Declaration

I/we confirm that the information given in this proposal form is correct, accurate and complete and I/we have made a fair presentation of the risk.

Name of director/officer/board member/senior manager

Signature of director/officer/board member/senior manager

/ /

Date

A copy of this proposal should be retained for your records.

Your information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and



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obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.

Contact us

If you need to contact us:

Email: service@hiscox.com

Telephone: 0808 3036 335

If you wish to make a complaint please follow the process via:

www.hiscox.co.uk/existing-customers/contact-us/complaints