



Media Professional
Indemnity Insurance



Protecting the creative journey.

WHY CHOOSE DELTA

Creating, gathering and publishing content exposes media companies to a range of risks. Delta's Media Professional Indemnity Insurance is designed to cover organisations in the media, marketing and advertising industries. It offers protection for their reputation and business against the financial burden of legal actions, that may arise from the performance of their professional services.

KEY POLICY COVERAGE

Civil Liability

Delta's Media Professional Indemnity Insurance provides broad cover for civil liability arising from the Insured's performance of professional services including but not limited to:

Breach of Confidentiality

Media professionals may have access to sensitive information bound by confidentiality, and inadvertent breaches may result in legal action from affected parties.

Intellectual Property Infringement

Allegations of intellectual property theft or misuse can arise if media professionals use other's ideas or trademarks without proper authorisation.

Withdrawal Expenses

In the event of errors & omissions in production of media content, Withdrawal Expenses provide coverage for reasonable costs and expenses to withdraw and destroy published material that may become subject to a claim.

Defamation

Media professionals are at risk of being sued for defamation if they publish or broadcast content that harms someone's reputation or portrays them in a false light. This could include libel or slander.

Copyright Infringement

Unauthorised use or reproduction of copyrighted materials in articles, broad casts or other media content can lead to infringement claims.

Breach of Fiduciary Duty

Breach of Warranties and Conditions

Consumer Protection Legislation

AUTOMATIC EXTENSIONS

- Continuous cover
- Advancement of claims investigation costs
- Investigation Costs
- Contractual liabilities
- Vicarious liability for consultants
- Newly acquired subsidiaries and former subsidiaries
- Compensation for court attendance
- Extended reporting periods
- Limitation of Liability in Contracts
- Defence costs in addition to the limit
- Joint ventures
- Fraud and dishonesty
- Loss Mitigation Costs
- Replacement Costs for Loss of Documents - no retention will apply
- Reduction of Retention by fifty percent (50%)
- Reputation protection costs
- Automatic reinstatement of the limit
- Transaction run-off cover
- Spouses, Estates and Representatives
- Withdrawal Expenses



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OPTIONAL EXTENSIONS

Delta's Professional Indemnity Insurance policy also includes the following optional policy extensions (available on request):

> Fidelity Cover

Covers direct loss of money as a result from any dishonest, fraudulent or malicious acts committed by an employee, director, officer or partner or principal of the insured.

> Previous Business

Covers the director, officer, partner or principal's performance, for professional services undertaken in a previous business and prior to joining the insured, as long as they are the same professional services.

CLAIMS EXAMPLES

Breach of IP Rights

The insured unintentionally violated IP rights by misusing sports clips on their website, breaching Fair Use exemption. Upon notification, they promptly ceased usage and reached a resolution with the IP owner via our panel firm, settling within the insured excess. Our policy covered both the settlement and legal defence costs.

Media Professional Defamation Claim

The Insured published false allegations in articles, implicating a public figure in indecent assault. The figure head requested corrections due to factual inaccuracies, leading to a defamation claim. The insured, having relied on incorrect information, faced a \$350,000 claim. We supported the insured to settle the liability exposure.

TERRITORY



- > Australian domiciled risks
- > Worldwide territorial and jurisdiction cover (excl. USA and Canada)

CAPACITY

Primary and
Excess max limit

\$10M

any one claim

ABOUT US

Delta Insurance launched in June 2014 and is a leading locally owned and operated specialised underwriting agency, designed to provide a comprehensive range of liability insurance products. We are an approved Coverholder of Lloyd's of London and employ around 100 people providing insurance services across ten counties in the Asia Pacific Region.

LOOKING FOR MORE INFORMATION

This document is a summary of cover only and is subject to meeting certain underwriting criteria and acceptance, specific terms, conditions, and exclusions which are specified in the Policy. For more information regarding this product please consult an Insurance Broker or Agent.