



MEDIAGUARDSM BY CHUBB
Errors and Omissions Liability Insurance
for Video and Film Producers

Leadership. Protection. Endurance.

Delivering Security in a World of Risk



To endure and succeed in today's increasingly global entertainment business, video and film producers must continually keep pace with evolving technology, marketplace demands, competitors, and a changing legal landscape. Complicating the picture further is an expanding litany of media liability exposures, any of which can result in a calamitous lawsuit...from any number of sources.

Consider the financial impact on your organization if:

- A person featured in a production sued you for **defamation and invasion of privacy**.
- A woman who was mentioned in a production claimed that it caused her to suffer **emotional distress**.
- A writer, alleging a production used his storyline, sued you for **copyright infringement** and **misappropriation**.
- A theatre company sued your production company, alleging **trademark infringement** over a film's title.

Even if you did nothing wrong, defense and settlement costs can escalate to hundreds of thousands (if not millions) of dollars.

The Worldwide Solution: Chubb's *MediaGuard*SM

Chubb has insured video and film producers for more than 40 years, so we've seen producers sued over their content-related activities time and time again. We understand that in today's constantly shifting legal landscape, the precise nature of media liability lawsuits can be difficult to predict. Unfortunately, one thing that can be predicted is the financial and reputational havoc such lawsuits can cause. In response, we created **MediaGuardSM**—a broad, flexible errors and omissions (E&O) liability insurance policy that specifically addresses the nature of these risks.



MediaGuard Highlights:

- **Our “occurrence form”** covers activities that occur during the policy period (regardless of when claim is first made).
- **“All risk” coverage** extends beyond specified “named perils” to include risks arising out of core functions of video and film production: gathering and creating information and communicating it to the public.
- **Built-in merchandising coverage**, including third-party licensing of any logo, symbol, trademark, or other intellectual property for use in connection with the sale of goods and services directly relating to a production.
- **Built-in advertising coverage.**
- **Negligent publication coverage** for any claim alleging harm to a person or entity that acted or failed to act in reliance upon the information published.
- **Our customer fully controls whether to settle without sacrificing coverage and can choose between reimbursement of defense costs or duty to defend.**
- **No “insured versus insured” exclusion** with respect to internal copyright disputes.
- **Broad breach-of-contract carve backs** for, among other things, alleged failure to attribute authorship or credit under any agreement to which the insured is a party and alleged misappropriation of ideas under implied contract.
- **Punitive damages coverage**, where insurable by law.
- **Internet Liability clause** with automatic coverage for newly created Web sites after the policy inception.
- **Optional coverage for Cyber, Employed Lawyers and Professional Services exposures.**

Why Chubb?

Leadership—Chubb offers video and film producers a full suite of complementary insurance solutions for a wide range of business risks, including directors and officers liability, employment practices liability, and property and casualty. What’s more, we were the first insurer to offer “all risk” coverage to media organizations.

Protection—The true measure of an insurer is how well it actually protects its customers—that is, how it responds to and manages claims. We strive to treat each customer the way we would like to be treated if we experienced the same loss—with integrity, empathy, promptness, and fairness—and to reach mutually agreeable outcomes.

Endurance—Chubb’s financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor’s and A.M. Best Company, the leading insurance rating services.

Take Action Today

To learn more about **MediaGuard** by Chubb, call your insurance agent or broker today, or visit Chubb at www.chubb.com.



Chubb Group of Insurance Companies

www.chubb.com

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This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Chubb, Box 1615, Warren, NJ 07061-1615.

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