



Media Content Insurance

Media Content Insurance addresses the liability faced by companies that develop or distribute media content.

Highlights and Features

- Responds to claims arising out of all media distributed by the insured
- Addresses claims arising from an insured's advertising materials
- Provides protection for numerous perils, including: trademark infringement; copyright infringement; defamation; false light; false imprisonment; product disparagement; infliction of emotional distress; failure to maintain the confidentiality of a source; negligence in the quality of material; loss based on the reliance on material; outrageous conduct; and invasion of privacy
- Includes punitive, exemplary, and multiple damages to the fullest extent permitted by law in the definition of damages
- Encompasses subsidiaries of the insured as well as any entity the insured is required by contract to add as an insured under its policy
- Available on a claims made or occurrence basis

Media Liability for Broadcasters and Publishers

Publishers and Broadcasters Insurance offers comprehensive coverage for the media exposures of publishing and broadcasting companies, from risks related to news reports, to podcasts, to content fed via wireless devices.

Highlights and Features

- Addresses the wide-ranging liabilities for broadcasting and publishing companies
- Uses an "open peril" approach to provide broad liability protection across multiple mediums
- Responds to claims arising out of all media distributed by the insured
- Does not require a list of covered media to be added to the policy
- Provides protection for numerous perils, including: trademark infringement; copyright infringement; defamation; false light; false imprisonment; product disparagement; infliction of emotional distress; failure to maintain the confidentiality of a source; negligence in the quality of material; loss based on the reliance on material; outrageous conduct; and invasion of privacy
- Amends "dishonest conduct" exclusion to allow for asserting a First Amendment protection or when such conduct involves the "actual malice" standard in a defamation case
- Available on a claims made or occurrence basis

For more information, email FinancialLines@aig.com

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