



Marketing & media insurance

Summary of Cover

Professional indemnity insurance

Protects you and your business against claims of negligence arising from your marketing work.

Additional cover:

- ✓ Breach of duty of care or breach of a written contract.
- ✓ Breach of any advertising regulation.
- ✓ Any other civil liability (if it's not excluded, it's covered).

Exclusions:

- ✗ Product design.
- ✗ Liability related to any game, competition, lottery, contest or promotion.
- ✗ Actual or alleged infringement of any patent.

Public liability insurance

Covers you, your business and its employees if there's an accident and someone's injured or their property's damaged (and it's deemed your fault).

Additional cover:

- ✓ Costs of governmental or regulatory bodies bringing a criminal action against you, relating to a claim.
- ✓ Court attendance costs.

Exclusions:

- ✗ Any exhibition or show with more than 250 attendees at any one time.
- ✗ Work offshore.

Employers' liability insurance

If an employee is injured or gets ill at work – and blames your business – this covers a claim's legal costs and any compensation awarded.

Additional cover:

- ✓ Criminal proceeding for a breach of the Health & Safety at work etc Act 1974.
- ✓ Court attendance costs.

Exclusions:

- ✗ Employees injured while offshore.
- ✗ Employees injured in accidents governed by the Road Traffic Act.

Need to know

Continuous policy: pay by monthly, interest-free Direct Debit for as long as you want – no renewal needed. Or pay once for 12 months' cover.

Claims made: to be covered, you must have insurance in place when you did the work and when the claim is made.

Past work: please call us if you need your past work covered. This is called 'retroactive cover'.

Location: you're covered to work anywhere in the world (excluding USA and Canada).

Excess: none for professional indemnity claims (£250 for public liability claims and nothing for employers' liability claims.)

Claims: contact us as soon as you're aware of an issue with a client, if there's been an accident, or if you've lost or damaged your property. It goes without saying that you shouldn't admit liability or attempt to settle matters with a disgruntled client without speaking to us first.

Cancellation: ideally, we'd like 30 days' notice. We don't charge for cancellations.

Insurer: XL Catlin.

