



Media/Professional Insurance

Media/Professional Insurance (M/PI) is a leading underwriting agency and claims manager for media, cyberspace, technology, and miscellaneous professional indemnity insurance. We provide over 30% of global libel insurance and cover all sizes and classes of risk.

We are committed to specific industry sectors, for which we have developed a depth of understanding for our clients' businesses that few can match. Our specialist underwriters and lawyers work closely with brokers and clients to develop innovative insurance programmes for niche segments within the industry.

By using expertise developed over 25 years to understand their business, we can also help clients put in place risk management processes to mitigate their exposures. When clients have to make a claim, our dedicated Claims Management service provides the global expertise to help them.





CyberLiability Plus Programme™

Internet, extranet, wide area networks are global business tools that many firms consider essential simply to function. Not just for promoting products and services, but for many other business-critical services, such as managing supply chains, and providing outsourced infrastructure and application services.

However, because the electronic infrastructure has a global reach, clients need to manage its use effectively to avoid incurring potentially significant liabilities in multiple jurisdictions. Our CyberLiability Plus Programme™ has been designed to be one piece in that risk management process.

Product:	CyberLiability Plus Programme™
Designed for:	Internet access providers, commercial online services, SYSOPS, forum managers, online service vendors, computer systems analysis and design, packaged and custom software programming, batch and online data processing, value-added sale of software/hardware for others, and website owners.
Key Cover:	Insurance for third party liability claims alleging financial loss caused by a wrongful act arising from insured services while performing cyberspace activities. Definition of "wrongful act" includes cover for error, omission or negligent acts; libel, slander and invasion of privacy or publicity; infringement of copyright, trademark, title or slogan; plagiarism, passing off or misappropriation of ideas; and failure to prevent unauthorised access. Optional cover may include insurance for third party claims arising out of contingent bodily injury and property damage.
Territory:	Universal.
Jurisdiction:	Universal.
Qualifications:	Prefer applicants who have been in operation at least three years or developing companies whose management or principals have favourable experience performing similar services. Helpful if applicant uses standard contract with clients and have legal review procedures in place for creative work, design and content production. Hardware manufacturers, computer-aided manufacturing and industrial process control systems generally are not underwritten in this programme.
Period:	12 month periods.
Available Limits:	£5,000,000 aggregate primary capacity. <i>Inner sub-limit in respect of claims arising from failure to prevent unauthorised access may apply.</i> Higher limits and excess cover may be available.
Minimum Premium:	£3,500 for £1,000,000 aggregate limit, excluding schemes.
Self-Insured Retention:	Dependent on category but subject to £5,000 minimum each claim.
Information Requirements:	Media/Professional Insurance application form; brochure or advertising material describing services; copies of standard contracts; financial statement; curriculum vitae of key personnel.