



Media

Product brochure
Worldwide



Overview

We have designed a flexible product with media companies in mind. Our product addresses the risks faced by those creating, gathering and disseminating content through a multitude of formats and platforms. We also recognize the convergence of media and technology exposures and have addressed these in our product to reduce gaps in coverage.

About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London and backed by Lloyd's, CFC serves more than 60,000 businesses in over 75 countries. Learn more at cfcunderwriting.com and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

Contact



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Coverage highlights

Multimedia liability

We recognise that you will likely disseminate content you have created as well as third party content, including user generated content. Our policy provides full coverage on all content which you are held responsible for.

Contractual liability

Almost every contract you sign includes warranties and indemnities in relation to a breach of confidentiality, contractual agreements and non-disclosure agreements. Our policy is careful not to include a contractual liability exclusion.

Vicarious liability cover

Media businesses will often use third party contractors to help them deliver services. Our policies provide full vicarious liability cover as standard to ensure that you are protected in the event you are held liable for someone else's mistake.

Payment of withheld fees

Mistakes happen and your clients may withhold fees due to you. Subject to our approval, we will pay any contractual fees which would likely prevent a claim and ensure that you are able to continue to work with your client.

Virus & hacking liability cover

Losing sensitive client data as a result of a hack attack or computer virus can lead to potential liability and significant brand damage. We have designed a specific module of cover that provides explicit protection.

Breach notification costs outside the limit

The cost of notifying a privacy breach can be a concern for any business. We provide a separate, dedicated limit for costs and expenses associated with such a breach.

System repair costs

We can provide full limit cover for costs associated with reconfiguring and rebuilding systems and networks after a system failure or corruption, including staff overtime costs and external specialist consultants.

System business interruption

System downtime can result in lost income or even devastate your business. We include cover to compensate you for loss of income due to a hack attack or virus which causes system downtime.

Worldwide jurisdiction

You may create and disseminate content on a global scale, so our policies cover claims made anywhere in the world as standard.

Appetite



What we love

Advertising agents, artists, audio visual design, authors, broadcasters (digital and traditional), commercial film producers, content creators and providers, copywriters, digital marketing, experiential marketing, freelancer writers, graphic designers, independent contractors such as freelancer producers, editors and directors, influencers (vloggers, youtubers, bloggers, podcasters, social media stars & public figures), licensing risks (i.e. companies or individuals licensing their content to third parties under contract) marketing consultants, new media / digital agencies, photographers and videographers, PR agencies & consultants, press agencies, professions ancillary to the media and communications space, publishers (digital and print), radio stations, social media agencies & platforms, travel/creative/research writers and visual effects and editing services.



What we consider

Celebrities and celebrity content providers, events, event producers and event organisers, fashion, health and beauty content providers, film & TV production, film distributors, journalists, music and post production agencies



What we ordinarily decline

Direct marketing / lead generation / list broking (*greater than 20% of any of the three combined*), gossip / scandalous content providers, high profile music artists, investigative / exposé / reality TV content, large scale festival organisers, music streaming platforms, politically motivated / extreme content providers and printing services to a third party for a fee (*greater than 20%*)

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.