

# PROFESSIONAL LIABILITY

## Product fact sheet



**PREMIER**  **canada**

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### MEDIA PROFESSIONALS

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**Why buy Media E&O?** • Media E&O picks up where CGL leaves off, covering media companies for product and service failures that lead to third party financial loss.

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**Target Risks** From individual professionals working from their home, up to larger firms involved in the Media Industry such as:

- Marketing Agencies and Consultants
- Advertising Agencies
- Public Relations Firms
- Graphic Designers
- Computer Animation
- Printers
- Copywriters
- Web Design
- Video, CD and DVD Production
- And many more...

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**Coverage Available**

- Specialized Commercial General Liability and Errors & Omissions Package
- Employment Practices Liability, add on premium as low as \$125
- Office Contents including Business Interruption and Crime
- Equipment Breakdown
- Cyber & Privacy Breach coverage – starting at \$50,000 with options up to \$100,000

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**Features & Benefits**

- Ability to write 100% US exposures no restrictions!
- E&O provides full limits for Third Party Infringement, Libel, Slander, Plagiarism, and Disparagement, Dilution of Trademark
- E&O includes Privacy Failure expense
- Expanded Personal Injury definition
- Worldwide territory for Canada-based companies, suits brought back to North America
- First dollar defence, deductible does not apply to defence costs for E&O
- Broad definition of Insured includes directors, subsidiaries, partners and contract employees
- Includes automatic 60 day extended E&O reporting period

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**Minimum Premium** • Starting at \$800 for CGL and E&O Package

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**Why Premier?** • An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none

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