

National Association of Broadcasters Program

We Insure Free Speech Worldwide®

The AXIS® PRO National Association of Broadcasters (NAB) Program offers specialized coverage to members of the NAB.

With a dominant market share and a history of innovation, AXIS PRO is the worldwide leader in media liability coverage. To maintain and build on this leadership position, we have continuously enhanced our policies and expertise as the market has evolved. We have partnered with the NAB to provide state-of-the-art coverage to members of the NAB.

Coverage is written by a member company of the AXIS group of insurance companies, rated “A+” (Strong) by Standard & Poor’s and “A” (Excellent) XV by A.M. Best.

Coverage Highlights

- Occurrence policy form
- Each loss limit with no annual aggregate
- Limits up to \$15,000,000
- Defense costs in addition to the limit or defense costs within the limit
- “Damages” includes punitive and exemplary damages, where allowed by law
- Universal (worldwide) policy territory
- “All-Risk” coverage agreement provides broad protection including but not limited to:
 - Defamation including emotional distress, outrageous conduct and prima facie tort
 - Invasion of privacy or publicity
 - Infringement of copyright, trademark, title, slogan or other misappropriation
 - Breach of a license to use a third party’s intellectual property
 - Breach of agreement to maintain the confidentiality of sources
 - Personal injury from the acquisition and gathering of matter to be published, broadcast or disseminated
 - Unfair competition or conspiracy
 - Negligent supervision of an employee
 - Contextual Errors & Omissions coverage (including bodily injury and property damage in matter)
 - Negligent transmission of a computer virus or malicious code in media
- Advertising coverage for the publicity and promotion of the Insured’s media
- Coverage for third parties who Insured agrees to indemnify for claims arising out of matter furnished to the third party
- “Insured” includes part-time, seasonal, leased or temporary employees and volunteers
- Independent contractors added to coverage at Named Insured’s discretion
- Coverage for the publication, broadcast or other dissemination of matter in any form including electronically or digitally
- Coverage for the acquisition and gathering of matter in addition to the actual publication, broadcast or other dissemination
- Severability provision for innocent persons involving claims for fraudulent or criminal acts
- Coverage for accusations of criminal acts
- 90-Day acquisition clause with waiver of additional premium if the acquired entity is within the specified revenue threshold
- No “hammer” clause governing settlement
- Claim handling features include options for the Named Insured in selecting and employing outside counsel
- Retractions or corrections are left to the discretion of the Insured



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Please direct all
submissions to

axisprosubmissions@
axiscapital.com

Optional Coverages

- Business operations personal injury and intellectual property coverage for acts committed in the course of usual and ordinary business operations of the Insured (fills potential coverage gap left in CGL policy)
- Cyber/Technology E&O and unauthorized access from Internet services
- Regulatory Action Defense Costs Coverage
- Indecency Complaint Defense Costs Coverage
- Joint Venture Coverage
- Mitigation Expense Coverage
- Public Appearance Coverage
- Subpoena Defense and Free Expression Legal Expense

Availability

- To all members of the NAB
- Primary or excess coverage available.

Quotation Requirements

- Completed AXIS® PRO application
- Claim history
- Experience resumés of management (if new venture)

Please contact your AXIS PRO underwriter with questions about these or any other requirements specific to your clients.

Claims Management

AXIS PRO's industry-leading media claims expertise includes:

- Dedicated in-house media claims attorneys
- A network of top intellectual property and First Amendment law firms
- Risk management and loss control programs available

