



# AXIS PRO® - National Association of Broadcasters



## About AXIS Capital

AXIS Capital is a leading global provider of specialty lines insurance and reinsurance with locations in Bermuda, the United States, Canada, Europe, Singapore, Australia and Latin America. The AXIS insurance and reinsurance companies are rated "A+" (Strong) by Standard & Poor's and "A+" (Superior) XV by A.M. Best.

## About NAB

As the premier trade association for broadcasters, NAB advances the interests of our members in federal government, industry and public affairs; improves the quality and profitability of broadcasting; encourages content and technology innovation; and spotlights the important and unique ways stations serve their communities.

## COVERING THOSE WHO COVER THE WORLD

For over 30 years, AXIS PRO® has provided National Association of Broadcasters (NAB) members with the coverage they need to keep up with the media industry's evolving risks and changing environments. Our team of underwriting experts has long led the industry with specialized programs tailored specifically for the NAB. That unwavering dedication to the industry is just part of what has made AXIS PRO® a worldwide leader in Media Liability coverage.

### Coverage Includes:

"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, misappropriation and plagiarism
- Breach of a license to use a third party's intellectual property
- Breach of agreement to maintain the confidentiality of sources
- Unfair competition or conspiracy
- Negligent supervision of an employee
- Contextual errors & omissions coverage (including bodily injury and property damage)
- Negligent transmission of a computer virus or malicious code in media
- Personal injury from the acquisition and gathering of matter to be published, broadcast or disseminated





*Protect against claims of defamation, invasion of privacy, infringement and more.*

### Coverage Highlights

- Admitted
- Occurrence policy form
- Each loss limit with no annual aggregate
- \$20,000,000 Capacity
- Defense costs in addition to the limit or defense costs within the limit
- Coverage for the publication, broadcast or other dissemination of matter in any form, including electronically or digitally, and in any method or mode of distribution
- Pre-publication coverage for claims arising from the acquisition and gathering of matter in addition to the actual publication, broadcast or other dissemination
- Advertising coverage for the publicity and promotion of Scheduled Media
- “Damages” includes punitive and exemplary damages, where allowed by law, including most favorable venue language
- Coverage for third parties who the Named Insured agrees to hold harmless for claims arising out of matter furnished by the Named Insured to the third party
- “Insured” includes part-time, seasonal, leased or temporary employees and volunteers
- Independent contractors/freelancers furnishing matter or services to the Named Insured can be covered at the discretion of the Named Insured
- Severability provision for innocent persons involving claims for fraudulent or criminal acts
- 90-Day acquisition clause with waiver of additional premium if the acquired entity/media 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
- Spousal coverage including domestic partners
- Worldwide coverage (where permissible by law)
- Primary or excess coverage available

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### 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 (expands coverage beyond covered media activities to “usual and ordinary business operations” and may fill potential coverage gaps left in CGL policy)
- Cyber/Technology Services E&O coverage for services such as web site programming, web site hosting or web site maintenance performed for clients
- Security and Privacy Liability coverage for liabilities arising from claims involving disclosure or theft of protected personal or corporate data
- Regulatory Action Defense coverage
- First Party Coverages - Crisis Management, Public Relations Expense and Computer System Extortion Expense and Loss
- Professional Services E&O (for Miscellaneous Errors & Omissions exposures)
- Subpoena Defense and Free Expression Legal Expense
- Indecency Complaint Defense Costs Coverage
- Joint Venture Coverage
- Mitigation Expense Coverage
- Public Appearance Coverage



*Optional Cyber/Technology E&O coverage is available for services such as web site hosting, web site programming or web site maintenance.*

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### 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

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### Quotation Requirements

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

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



## CONTACT US

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Please direct all submissions to [axisprosubmissions@axiscapital.com](mailto:axisprosubmissions@axiscapital.com)

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