

Creative and media.

Background

Creative and media is one of the fastest growing sectors with over 2 million employed across the U.K, in a diverse range of industries.

The risks facing media professionals and companies are challenging. The sector has evolved with the expansion of digital and social media marketing, and changes to how content is paid for.

Our experience of writing both traditional media and emerging media risks means we are confident that we have created a product that meets a wide range of needs, catering for all sized organisations working across varying industry sectors.

Types of risk

The types of risk we look to write include:

Media professionals/ agencies

- Marketing and advertising consultancy
- Graphic Design, PR and corporate branding
- Digital marketing and web design

Production services

- Event organisers
- Photography and filming
- Corporate film production

Traditional media

- Publishing services - Print and online
- Broadcasters
- Freelance journalists, authors, copywriters etc.

Scope of cover

Working closely with media organisations enables us to identify the range of risks they face so we can provide tailored protection.

Our policy allows the policyholder to select coverage ensuring that any overlap in these areas of risk are catered for by one insurer.

Legal liabilities

- Professional liability
- General liability
- Employers' liability

Management risks

- Entity defence
- Directors and officers liability
- Employment law protection

Protection of assets

- Property damage, including media and computer equipment
- Fidelity
- Money and personal assault

Cyber and data risks

- Data loss
- Data liability
- Cyber loss
- Cyber liability
- Network interruption

Coverage highlights

- Broad claims made wording, civil liability coverage
- Defamation (Libel & Slander)
- Breach of contract (including breach of license agreement)
- Outstanding fees and mitigation costs
- Auto-indemnity to principals & distributors coverage
- Business interruption on a flexible first loss or conventional loss of revenue basis
- Worldwide ex USA jurisdiction as standard

Policyholder services

Markel offer a range of exclusive benefits and services to policyholders to provide practical advice and professional help from industry experts:

- Debt recovery helpline
- PR crisis management
(available with professional liability and entity defence)
- Employer helpline and assistance
(available with employment law protection)

Please refer to the Markel website for further information on policyholder services.