

THE Disseminator™

content liability FACTS

*Introducing The Dessinator™
Media coverage with a technology spin*

SEND US SUBMISSIONS FOR

Small and medium-sized media risks such as ad agencies, broadcasters, publishers, and film and program producers.

WE DO OFFER

- Hudson Insurance Company "A" rated paper
- Occurrence form
- Universal coverage territory
- Limits up to \$5 Million
- Minimum premium of \$1,200 to \$2,500
- Minimum retention of \$2,500
- Defense within the limits

HOW OUR DEFENSE WORKS

Inside U.S., Puerto Rico and Canada:

- Right and duty to defend

Outside U.S., Puerto Rico and Canada:

- Indemnity basis - right, but not duty, to defend
- Insured assists with investigation, subject to supervision

MORE FEATURES

- Punitive and exemplary damages coverage, where insurable
- Coverage for subsidiaries, with more than 50% ownership interest
- Automatic coverage for new subsidiaries, subject to notice and approval
- Coverage for specified independent contractors

DISCLAIMER

This fact sheet provides an overview only. It does not replace or change the policy.

Services Covered

- Acquisition, investigation, research, development, aggregation and dissemination of content- content includes data, digital code, images, masked works, scents, sounds, tastes, text and textures
- Activities performed on Insured's website
- Insured's own advertising of covered services
- Option to write additional services directly into the policy form

Protection For

- Breach of or failure to maintain confidentiality or protect a confidential source
- Errors, omissions or negligent acts

Personal Injury and Privacy

- Defamation, disparagement, libel, slander, failure to portray a person or entity in a represented manner or light, infliction of emotional distress, outrage or outrageous conduct, all arising out of content
- Any form of invasion, infringement or interference with rights of privacy or publicity
- Wrongful entry or eviction, trespass or other invasion of the right of private occupancy
- Refusal to reveal a confidential source of information, when involving the types of protections listed above
- False arrest, detention, imprisonment, malicious prosecution or mousetrapping

Intellectual Property

- Infringement of copyright, plagiarism or misappropriation or unauthorized use of ideas under implied contract
- Infringement or dilution of title, slogan, trademark, trade name, trade dress, service mark or service name
- Piracy, when it directly relates to copyright or trademark infringement
- Misuse of an intellectual property right in content, when it results in infringement of copyright, trademark or service mark



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