



EVALUATOR

MEDIA LIABILITY

Choose the right carrier that understands and provides the coverages and limits unique to Media Liability

	Philadelphia Insurance Companies - Media Liability	Other Carrier(s)
The strength and stability of an A.M. Best A++ rated carrier	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Choose the Right Media Liability Coverages/Limits		
Defense Cost in addition to the Limits of Liability for eligible risks	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic coverage for independent contractors providing media activities for the Insured	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Punitive and Exemplary Damages coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide territory – coverage applies to claims on a worldwide basis	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Available on a claims-made or occurrence basis	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Open Peril coverage available for eligible risks	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Every policy is tailored to meet the specific needs of each client	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified settlement clause (50/50)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic 90-day coverage for newly created or acquired Subsidiaries whose operations are similar to those of the named Insured. Reporting requirement will be waived for small Subsidiaries	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage endorsements to broaden coverage even further, including Professional Services, Broad Form Errors & Omissions, Subpoena Expense, and Merchandising	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Reimbursement of expense costs of \$250/per day, to a maximum of \$5,000 for an Individual Insured to appear at hearing, trials, and arbitrations	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Definition of Claim includes a demand for equitable relief, such as an injunction	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The Company will not raise uninsurability of punitive damages under state law as a coverage defense if the named entity's outside counsel advises that punitive damages are insurable under applicable law	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Media Activities definition includes social networking and public appearance	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Definition of Media Wrongful Act includes defamation, invasion of privacy, emotional distress, negligent supervision, copyright, and trademark infringement	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Final adjudication language with respect to criminal acts	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Severability for innocent Individual Insureds	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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