



# 10 REASONS WHY™

## MEDIA LIABILITY

### Ten Reasons to Choose Philadelphia Insurance Companies for Media Liability

1. Available on a claims-made or occurrence basis
2. Customized Media Liability Pro-Pak Advantage endorsement to meet the unique coverage needs for a range of media classes
3. Media Activities definition includes social networking and public appearance
4. Defense Costs in addition to the Limits of Liability for qualifying risks
5. Form provides the flexibility for media content as well as professional services to be covered under one policy
6. Automatic 90-day coverage for qualifying newly created or acquired media entities with reporting requirements waived if projected revenues are 15% or less of the named entity's annual revenues
7. Definition of Media Wrongful Act includes defamation, invasion of privacy, emotional distress, negligent supervision, as well as copyright and trademark infringement
8. Automatic coverage for independent contractors providing Media Activities on behalf of the Insured
9. Definition of Claim includes a demand for equitable relief
10. Insurer will not raise the uninsurability of punitive damages as a coverage defense if the Insured's outside counsel has advised that such damages are insurable under applicable law

#### Automatically included on every account:

**PHLY BELL ENDORSEMENT** - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement.

**CRISIS MANAGEMENT ENDORSEMENT** - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis."



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