





# Media & Entertainment

Product, appetite, and team overview

## Top three issues facing the Media market today

 <b>Defamation defence costs and damages</b>	 <b>Increased need for standalone media</b>	 <b>Everyone's a publisher</b>
<p>Legal costs can often far outweigh the settlement value or damages award. Recent years have seen some extremely large payouts in Australian cases:</p> <ul style="list-style-type: none"> <li>• Lisa Wilkinson vs Bruce Lehman</li> <li>• Lehrman vs Ten</li> <li>• Ben Roberts vs Fairfax and Nine</li> <li>• Jones vs Wagners 2GB</li> </ul>	<p>Cyber and General Liability carriers are demonstrating an increased awareness of “throw-in” media and removing it from policies. Something that may historically have been covered may not be any longer.</p> <p>At the same time, there is a growing trend to stipulate the purchase of media liability cover in a variety of different contracts, not necessarily involving media organisations.</p> <p>Standalone media liability coverage can be tailored to suit the requirements of a particular company, contract or sector.</p>	<p>Almost every company publishes content, and not just in the media industry. Promotional content takes increasingly inventive forms and is now primarily disseminated in non-traditional forms such as social media.</p> <p>In addition, charities and non-profit organisations may be actively publishing content in support of a particular cause.</p> <p>Every type of publication has potential exposures to copyright, trademark, privacy or defamation actions. As technology advances, as with much-talked-about Artificial Intelligence, managing these risks also becomes more complex.</p>

# Social Influencers and Content Creators

 <b>Exposures</b>	 <b>Target Markets</b>	 <b>Coverages</b>
<ul style="list-style-type: none"> <li>• Publishing type exposures - defamation, copyright and privacy</li> <li>• Advertising type exposures – including breach of contract brought by the brand</li> <li>• Regulatory exposures – ACMA and other international equivalents</li> <li>• Public relations costs to restore reputation*</li> </ul>	<ul style="list-style-type: none"> <li>• Content creators, social media personalities and influencers (from nano to mega influencers)</li> <li>• Blogging, vlogging, podcasting and social influencing</li> <li>• Talent managers and talent agencies</li> <li>• Brand managers and marketing agencies</li> </ul>	<p>Policy forms vary by territory but can include:</p> <ul style="list-style-type: none"> <li>• Copyright, privacy</li> <li>• Negligence and breach of contract</li> <li>• Regulatory defence costs (sub-limited)</li> </ul> <p>We are usually able to cover the influencer's other activities such as music, TV, books, modelling etc. under a single policy form.</p>

\* These may be covered subject to a sub-limit.

## Media & Entertainment target client profile and appetite

We can write business of any size and in any territory, subject to regulatory constraints:

- Large, difficult and/or subscription risks
- Specialist cover-holders in niche areas and international territories

### Target clients include:

- Publishers in any form, including books, magazines, newspapers, digital/web
- Broadcasters in any form, including social media channels
- Content creators including bloggers, vloggers, podcasters and social influencers
- Advertising agents and advertising producers
- Video producers including producers of pop videos and educational or corporate content
- Animators and animation producers
- Non-media organisations producing content, including charities and non-profits organisations
- Authors and journalists
- High profile individuals with a social media profile, books and/or personal appearances
- Post-production and visual effects (VFX) companies

### 'Outside the box' underwriting expertise and appetite

We can consider risks that others don't wish to write:

- Adult content
- Political content
- Religious content
- Socially sensitive or controversial content
- Music artists
- Media Liability to satisfy brand licensing and sponsorship contracts
- Content giving rise to an injury exposure, for example health and well-being sites
- Investigative content
- Celebrity gossip

There's very little we won't consider, but we will usually decline:

- Politicians
- Patent and product IP exposures (although we will write associated content exposures)
- Music streaming platforms
- Social media platforms

# Media Liability account examples

Local examples: Women's Weekly, WHO Magazine.

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### Marketing, advertising and communications

- Advertising agencies, including 'full service', specialist and digital advertising agents
- Marketing data services
- Market research
- Public relations
- Brand and corporate ID consultants
- Producers of TV advertisements, corporate videos, pop videos
- Graphic designers
- Sales promotion
- Direct marketing
- Post-production houses
- Photographers (including corporate and fashion photographers)
- Copywriters/typesetters

### Publishing and broadcasting

- Book publishers
- Magazine publishers
- Newspaper publishers
- Broadcasters
- Contract publishers
- Web publishers / web content producers
- Bloggers / vloggers
- Social influencers
- Authors
- Journalists

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