Media policies first originated before World War II. During this time there was a need for specialized coverage for mass media due to a growing cost of defamation claims against newspaper and other print media. The growth of the media and entertainment industry led to a much needed policy that would cover these type of risk associated with the gathering, creation, production, and dissemination of mass media. Creators of media content produce and market countless amounts of works of art and entertainment. To protect themselves members of the media and entertainment industries purchase entertainment errors and omissions insurance, also known as media liability coverage.

A type of errors and omissions (E&O) liability insurance designed for publishers, broadcasters, and other media-related firms. The policies are typically written on a named perils basis and cover the following broad areas: defamation, invasion of privacy, infringement of copyright, and plagiarism.

Media liability insurance provides protection against devastating impact of claims and lawsuits arising from any content disseminated or distributed by your Insured organization. Media liability insurance is a specialized form of errors and omissions that provide coverage for claims brought by a third party. It covers a variety of exposures related to creation, gathering, publication, distribution, and/or broadcast of media content. Typical suits covered are allegations of copyright and trademark infringement, advertising injury, libel, slander, defamation of character, misappropriation of ideas, breach of implied contract and invasion of privacy.

|  |  |  |
| --- | --- | --- |
| **Multimedia Liability** | **Marketing, Advertising and Communications** | **Video, Film and T.V. Producers** |
| * Book publishers
* Broadcasters (TV, radio and cable)
* Newspaper publishers
* Magazine/periodicals publishers
* Trade journal publishers
* Multi-media content providers
* Online publishers
* Content oriented websites
* Personal appearances
* Music (for established individual artists)
 | * Advertising agencies
* Sales promotion companies
* Public relations companies
* Advertisers
* New media' agencies
* Media buyers/media independents
* Direct marketing companies
 | * Film producers
* Television producers
* Video producers
* Distributors
* Webisodes
* Podcasts
* Documentary, industrial, commercial and educational producers (D.I.C.E.)
* Film and TV libraries
* Acquisition and development activities
* Post-production activities
 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Coverage** | Multimedia Liability | Marketing, Advertising and Communications | Video, Film and T.V. Producers |
| Occurrence form | *
 | *
 | *
 |
| Open perils form | *
 | *
 | *
 |
| Intellectual property infringement | *
 | *
 | *
 |
| Unfair competition | *
 | *
 | *
 |
| Plagiarism | *
 | *
 | *
 |
| Breach of confidentiality | *
 | *
 | *
 |
| Invasion of privacy | *
 | *
 | *
 |
| Breach of the scope of a license | *
 | *
 | *
 |
| Content in any form including, but not limited to, podcast, blog or mobile phone messages | *
 | *
 | *
 |
| Acquisitions can be automatically covered | *
 | *
 | N/A |
| Final adjudication fraud or dishonesty coverage | *
 | *
 | N/A |
| Coverage for insured advertising of their own products and services* Privacy and network security liability
* Technology activities
* Miscellaneous professional services
* Hacker damage (first-party loss)
 | *
 | *
 | *
 |