

Writers Errors & Omissions Insurance Program



Coverage: Errors & Omissions Insurance (Media Liability)

Insurer: Beazley Canada (A.M. Best A rated carrier) through Hub International

This program is designed for the following class of writers:

- (a) Sport, health, exercise, medical, fashion, lifestyle,
- (b) Special interest (for example fishing, motorcycling),
- (c) Business and trade (for example legal or financial),
- (d) Science, academic research.
- (e) Fiction

Coverage & Pricing:

<u>Coverage: E&O - Limit</u>	<u>Annual Premium</u>
\$100,000	\$300*
\$250,000	\$400*
\$500,000	\$600*
\$1,000,000	\$850*

Note: Commercial General Liability coverage can be added at an additional premium charge of \$400* for a \$1,000,000 limit and \$550* for a \$2,000,000 limit

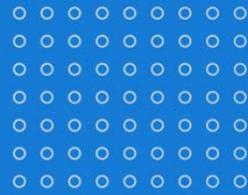
**subject to applicable provincial sale tax*

Territory and Jurisdiction: Worldwide

Deductible: \$750 each and every claim, costs inclusive

Limit basis: Any one claim and in the aggregate, costs inclusive

Application Process: Submission of one-page 'Statement of Fact'



Key coverage highlights:

Policy provides coverage for allegations of:

1. defamation, libel, slander, product disparagement, trade libel, prima facie tort, infliction of emotional distress, outrage, outrageous conduct, or other tort related to disparagement or harm to the reputation or character of any person or organization;
2. invasion of or interference with the right to privacy or of publicity;
3. misappropriation of any name or likeness for commercial advantage;
4. false arrest, detention or imprisonment or malicious prosecution;
5. invasion of or interference with the right to private occupancy, including trespass, wrongful entry or, wrongful eviction;
6. plagiarism, piracy or misappropriation of ideas under implied contract;
7. infringement of copyright;
8. infringement of trade dress, domain name, title or slogan, or the dilution or infringement of trademark or service mark;
9. negligence regarding the content of any **Media Communication**, including harm caused through any reliance or failure to rely upon such content; and

Media Material” means information in the form of words, sounds, numbers, images, or graphics in electronic, print or broadcast form, including **Advertising**

Program does not extend to the following scenarios:

- Writers with annual revenue in excess of \$100,000
- Writers who self-publish books
- Writers who write or publish investigative content or exposes containing facts of a discreditable nature about individuals or entities not already in the public domain or publications about living people that hold them up to ridicule, or accuses, or infers, they are dishonest, illegal, criminal or immoral, or seeks to unearth any hidden information:
- Writers who write or publish any religious or political content, biographies or autobiographies or true crime content
- Writers who have a website containing user-generated content
- Note: Writer must always obtain all licenses, clearances and consents for any image, music or other third party content, that you utilize:
- Writers who rely on the Fair Use Doctrine when clearing content:
- Writers who write for film or TV productions whose budgets exceed \$5,000,000:

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