

American Association of Advertising Agencies Program

We Insure Free Speech Worldwide®

The AXIS PRO® American Association of Advertising Agencies (4A) Program offers specialized professional liability coverage to members of the 4A.

With a dominant market share and a history of innovation, AXIS PRO is the worldwide leader in media liability coverage. To maintain and build on this leadership position, we have continuously enhanced our policies and expertise as the market has evolved. We have partnered with the 4A to provide state-of-the-art professional liability coverage to members of the 4A.

Coverage is backed by the exceptional financial strength and solid claims-paying ability of the AXIS insurance companies, rated “A+” (Strong) by Standard & Poor’s and “A” (Excellent) XV by A.M. Best.

Coverage Highlights

- Occurrence policy form
- Limits up to \$15,000,000
- Defense costs in addition to the limit or defense costs within the limit
- “Damages” includes punitive and exemplary damages, where allowed by law, including most favorable venue language
- Universal (worldwide) policy territory
- “All-Risk” coverage agreement provides broad protection including but not limited to:
 - Defamation, including emotional distress, outrageous conduct and prima facie tort
 - Invasion of privacy or publicity
 - Infringement of copyright, trademark, title, slogan or other misappropriation
 - Breach of a license to use a third party’s intellectual property
 - Personal injury from the acquisition and gathering of matter to be advertised
 - Unfair competition or conspiracy
 - Negligent supervision of an employee
 - Contextual Errors & Omissions coverage (including bodily injury and property damage)
 - Errors & Omissions coverage for the performance of advertising services
 - Negligent transmission of a computer virus or malicious code in media
- Mitigation expense cost coverage to mitigate or correct a circumstance that is expected to result in a claim
- Coverage for third parties the Insured agrees to indemnify for claims arising out of matter furnished to the third party
- “Insured” includes part-time, seasonal, leased or temporary employees and volunteers
- Independent contractors/freelancers added to coverage at Named Insured’s option
- Joint venture coverage
- Creative is covered on the Internet
- Coverage for the dissemination of matter in any form, including electronically or digitally
- Coverage for the acquisition and gathering of matter in addition to the actual publication, broadcast or other dissemination
- Severability provision for innocent persons involving claims for fraudulent or criminal acts
- 90-day acquisition clause with waiver of additional premium if the acquired entity is within the specified revenue threshold
- No “hammer” clause governing settlement
- Claim handling features include options for the Named Insured in selecting and employing outside counsel
- Company shall not subrogate against any Insured or any client of the Insured
- Spousal coverage including domestic partners

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Please direct all
submissions to

axisprosubmissions@
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Optional Coverages

- Business operations personal injury and intellectual property coverage for acts committed in the course of usual and ordinary business operations of the Insured (fills potential coverage gap left in CGL policy)
- Cyber/Technology E&O coverage for services such as website programming, website hosting or website maintenance performed for clients
- Security and Privacy Liability coverage for liabilities arising from claims involving disclosure or theft of protected personal or corporate data
- Regulatory Action Defense coverage for privacy regulation violations
- First Party - Crisis Management/Public Relations Expense reimburses costs associated with an enterprise security event, such as public relations expenses and notification costs where required by law
- Computer System Extortion coverage
- Professional Services E&O for miscellaneous errors & omissions exposures
- Excess Limits of Liability available

Quotation Requirements

- Completed AXIS PRO® application
- Sample contracts (e.g. with clients and freelancers/independent contractors)
- Claim history
- Experience resumés of management (if new venture)

Please contact your AXIS PRO underwriter with questions about these or any other requirements specific to your clients.

Claims Management

AXIS PRO's industry-leading media claims expertise includes:

- Dedicated in-house media claims attorneys
- A network of top intellectual property and First Amendment law firms
- Risk management and loss control programs available

