



Media/Professional Insurance

Canadian All Program & Classes Sheet

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M/PI is the world's largest underwriter of media liability insurance and leading market for cyberspace liability and miscellaneous E&O coverage for a wide range of service-oriented businesses and is also able to develop insurance programs for one-of-a-kind groups and associations.

Media Liability Plus® Coverage Highlights

Forms and Limits

- Occurrence form
- Up to \$5,000,000 CAD each loss
\$5,000,000 CAD aggregate limit capacity, primary

Insurance Contract Territory

- Worldwide coverage
- Non-Canadian media operations can be covered

Insurance Contract Enhancements Available

- Coverage for errors & omissions arising in the content of published or broadcast matter
- Coverage for electronically transmitted information

CyberLiability Plus™ Coverage Highlights

Program Features

- Definition of "Cyberspace Activities" specially crafted for each account
- Personal injury, Privacy
- Unauthorized access
- Infringement of copyright/trademark

Forms and Limits

- User-friendly claims-made form
- Up to \$5,000,000 CAD policy limit capacity, primary

Minimum Premium & Self-Insured Excess

- \$2,500 CAD minimum premium for a limit of \$1,000,000
- \$2,500 CAD minimum Self-Insured Excess

Insurance Contract Territory

- Universal

Insurance Contract Enhancements Available

- BI/PD coverage for errors and omissions arising out of content and negligent performance of services
- Extended reporting period available
- Prior acts coverage

Specialty E&O Plan Coverage Highlights

Program Features

- Definition of "Insured Services" specially crafted for each account
- Miscellaneous E&O coverage available for an extensive list of service providers
- Negligent acts, errors and omissions
- Flexible coverage for personal injury exposures
- Worldwide coverage territory

Forms and Limits

- User-friendly claims-made form
- Up to \$5,000,000 CAD policy limit capacity, primary

Minimum Premium & Self-Insured Excess

- \$2,500 CAD minimum premium for a limit of \$1,000,000
- \$2,500 CAD minimum Self-Insured Excess

Insurance Contract Enhancements Available

- Contingent BI/PD
- Infringement of copyright/trademark
- Extended reporting period available
- Prior acts coverage

Commercial General Liability Coverage Highlights

Program Features

- Standard occurrence coverage offered for most classes in conjunction with Media Liability, Specialty E&O or CyberLiability policies issued by M/PI
- U.S. and International exposures may be covered

Forms and Limits

- Commercial General Liability - Occurrence form with products and completed operations aggregate
- Policy limits up to the limit of E&O insurance, to a maximum of \$5,000,000 CAD

Minimum Premiums & Deductibles

- Minimum premium of \$1,000 for \$1,000,000 limit CAD (under 5 employees)
- Minimum premium of \$2,000 for \$1,000,000 limit CAD (over 10 employees)
- \$1,000 CAD minimum property damage deductible

Insurance Contract Enhancements Available

- Worldwide coverage
- Standard extension endorsements available, including Non-Owned Auto (NOA) and Tenants' Legal Liability (TLL)

Media Liability Plus® Classes Written

- Advertisers
- Advertising Agencies
- Authors
- Book Publishers
- Cable Operators
- Magazine Publishers
- Multimedia Companies
- Newspaper Publishers
- Personal Appearances by Celebrities
- Radio Broadcasters
- Radio, TV & Film Producers
- Television Broadcasters/Distributors

CyberLiability Plus™ Classes Written

- Application Service Providers
- Internet Service Providers
- Web Site Developers, Designers and Consultants
- Web Hosts and Administrators
- Web Site Owners
- E-business Consultants
- Bulletin Board, Chat Room, Forum and News Group Hosts
- On-line Marketing
- Cyberspace Software Developers
- Interactive Electronic Environments
- Internet/Digital Media
- Network Developers, Managers and Consultants
- Search Engine Portals
- Electronic Commerce Risks
- E-Brochures/E-Catalogues

Specialty E&O Plan Classes Written

- Accreditation Organizations
- Adjusters
- Administrators
- Alarm Monitoring Services
- Answering Services
- Appraisers - Non-Real Estate
- Associations - Specific E&O Exposures
- Bookkeepers
- Claims Administrators
- Collection Agencies
- Computer/Information Technology
- Computer Software Developers
- Consultants, except Environmental or Financial
- Court Reporters
- Credit Bureaus
- Database Managers
- Direct Mail Services
- Document/Information Services
- Employment Agencies
- Escrow Agents
- Farm Managers
- Foreclosure Agents
- Forensic Analysts
- Funeral Directors/Morticians
- Graphic Designers
- Horticultural Consultants
- Insurance Support Services
- Interior Designers/Decorators
- Judicial Research Services
- Kosher Food Inspectors
- Licensing Services
- Literary Agents
- Mapping/Photogrammetry Services
- Marketing Consulting Firms
- Marketing Research Firms
- Meeting Planners
- Mortgage Bankers
- Mortgage/Loan Brokers
- Notary Public Services
- Outplacement Counselors
- Premium Finance Services
- Printers/Binderies
- Process Servers
- Property Managers
- Public Relations Firms
- Publishers - Directories, Multiple-Listing Services
- Quality Assurance Consulting Services
- Real Estate Agents
- Research Organizations
- Social Services - Rehabilitation/Vocational/Philanthropic
- Standards Developers/Managers
- Tax Preparers
- Telecommunications Services
- Temporary Personnel Agencies
- Testing Labs
- Translators
- Travel Agents/Tour Operators
- Utility Notification Services
- Vessel Documentation Services
- Water Testing & Analysis Services
- Xerographers
- Yellow Pages Publishers
- Zoological Exhibit Designers
- PLUS, many more service-oriented business classes!

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