



TechNet Solutions™ Liability Insurance

Media/Professional Insurance



M/PI Continues to Lead the Cyber and Technology Insurance Market by Combining and Enhancing Coverage

- **The Policy provides a standard list of covered Technology Services while remaining flexible.** We have added a standard definition of covered Technology Services to the policy while retaining the ability to customize the description of covered cyber and technology activities on the declarations page.
- **Enhanced copyright and trademark coverage to include Piracy and Unfair Competition.** The Insuring Agreement of the policy now specifically covers allegations of Piracy and Unfair Competition when those allegations are made in conjunction with claims for copyright and trademark infringement.
- **Advertising and Advertising Services are now covered by the policy.** The definition of Cyber and Technology Activities covered by the policy now includes Advertising and Advertising Services for the Insured's own products and services.
- **A sub-limit has been provided to cover Regulatory Actions.** A carveback has been added to the exclusion for Regulatory Actions which provides a specified sub-limit for Damages and Claims Expenses incurred as the result of an otherwise covered Claim made by any regulatory authority, or any federal, state or local governmental agency.
- **The Insured has more control over settlement.** The policyholder has authority to settle a claim within its retention and has the right to reject a settlement proposal, the insurance company will continue to pay up to 150% of the proposed settlement amount.
- **Liability Assumed Under Contract.** The policy will cover liability Assumed Under Contract for conduct otherwise covered under the Insuring Agreement.
- **The Policy provides severability regarding information provided on the application.** The insured is held responsible only for the information known by a select list of the first named insured's senior staff when providing information on the application.
- **The Insured has the option to provide notice of circumstances.** The insured has the option, but is not required, to provide notice of circumstances occurring during the policy period that could lead to a claim. Any subsequent claim related to those circumstances will relate back to that policy.
- **The Policy excludes coverage for harassment, misconduct or discrimination only if knowingly committed.** A carveback in the discrimination exclusion provides coverage for unintentional harassment, misconduct or discrimination in the course of professional services, and will provide a defense until a judgment or other final adjudication establishes that this conduct was knowingly committed.
- **The Policy has a bi-lateral extended reporting period option.** The first named insured has the right to purchase an extended reporting period so long as the policy was not cancelled for non-payment of premium or retention or for violation of the policy provisions.
- **Coverage for punitive damages with most favorable venue provisions.** The policy now explicitly covers punitive damages and the insurance company will apply the law of the venue most favorable to the insured from among three specified options, where permitted by law.

Cutting Edge Cyber and Technology Coverage

Media Professional's new TechNet Solutions™ Insurance Policy combines the best of our CyberLiability Plus and Specialty Errors and Omissions policies while providing enhancements to both. The program is written through the AXIS Insurance companies, which are rated A (Excellent) XV by A.M. Best.

This Product Overview is for descriptive purposes only and does not provide a complete summary of coverage. Consult the applicable insurance policy for specific terms, conditions, limits, limitations and exclusions to coverage. Coverage is underwritten by the member companies of AXIS Insurance. Coverage may not be available in all states and jurisdictions. 02/07

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