

Media Professional Indemnity Insurance

Note to the Applicant: Signing or completing this proposal does not bind the applicant, or any individual or entity he or she is representing, to complete this insurance. Please provide by addendum any supplementary information which is material to the response of the questions herein. All answers should be given as a group response i.e. if any subsidiary company has different responses, these should be provided separately.

Policyholder Details

1. a. Policyholder:

b. Other entities to be covered (including subsidiaries):

Name	County	Ownership/relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Address:

3. Website address:

4. How long has the policyholder continuously carried on business?

5. Please provide:

a. a description of Media Activities (content-led activity):

b. a description of Business Activities (additional professional services):

6. During the last five years has:

- a. has the name of the Policyholder or is business activities changed? Yes No
- b. any acquisition or merger taken place? Yes No

If 'Yes', please provide additional details below or by attachment.

General Information

7. Directors and employees

a. Details of directors, partners, principals:

Full Name	Age	Qualifications	Date Qualified	Years in this position

b. Total number of employees:

Principals	Qualified Staff	Unqualified Staff

8. Income details

a. What is the fee income/revenue for the last 3 years and estimated fees for forthcoming year?

	20	20	20	(Estimated) 20
UK (inc ROI)	£	£	£	£
Europe	£	£	£	£
USA	£	£	£	£
Elsewhere	£	£	£	£
Total	£	£	£	£

8. b. Average fee income per client:

£

c. Does any client generate more than 40% of the total fee income? Yes No

If 'Yes', please provide additional details below or by attachment.

9. Income breakdown

a. For the total income declared, please provide a breakdown per activities declared in Question 5:

Publishers and Broadcasting	% of fees			
	UK	Europe	USA	Elsewhere
Books, magazines, periodicals	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Newspapers	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Digital publishing	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Radio broadcasting	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
TV broadcasting	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Online broadcasting/content streaming	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Marketing, advertising and printed services	% of fees			
	UK	Europe	USA	Elsewhere
Market research and consultancy	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Marketing and advertising consultancy	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Public relations consultancy	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Direct marketing (traditional material)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Direct marketing (digital)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Printing services	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Packaging/fulfilment services	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Web design and hosting	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Branding services	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Graphic design	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Author/writing services	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telemarketing	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

9. Income breakdown (continued)

Production/Event Activities	% of fees			
	UK	Europe	USA	Elsewhere
Corporate production				
Cinema production				
TV production – live				
TV production - recorded				
Radio production - live				
Radio production - recorded				
Theatre production				
Post production editing				
Event organising				
Photography				
Specialist event services (audio, lighting, sets, installations)				

Other Media Services	% of fees			
	UK	Europe	USA	Elsewhere
Media buying				
Licensing/rights management				
Application/software design				
Sales promotions				

Other Media Activity or Professional Services – please provide details:	% of fees			
	UK	Europe	USA	Elsewhere

Total				
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9. b. Are these activities or percentage likely to significantly change in the next 12 months? Yes No

If 'Yes', please provide additional details below or by attachment.

Contracts

10. Contract terms and conditions

a. Are all contracts subject to UK/ROI jurisdiction? Yes No

If No, please provide full details below or by attachment.

b. What percentage of your business is subject to your standard contract terms and conditions?

Standard % Non-Standard %

c. Are all contracts, terms and conditions reviewed by legal counsel (either in-house or external)? Yes No

d. Please can you confirm that all contracts contain:

- (i) a specific description of services provided; Yes No
- (ii) limitations of liability; Yes No
- (iii) exclusions for indirect and consequential losses; Yes No
- (iv) a dispute review process; Yes No
- (v) hold harmless agreements. Yes No

e. Does the customer always sign the contract? Yes No

f. Do you have standard procedures for regular review of ongoing contracts internally and with clients? Yes No

Contracts (continued)

11. Contract sizes

a. Details of the five largest contracts in the past 5 years:

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Contracts (continued)

11. Contract sizes

b. Details of the three largest contracts in the forthcoming 5 years:

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Client Name &/or Industry	Dates started & completed	Overall Total Contract Value <small>(not just income to applicant)</small>	Your contract value
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Description of work			
<input type="text"/>			

Risk Management

12. a. Do you have an established procedure for ensuring key deadlines are met? **Yes** **No**
- b. Do you have a policy to ensure detailed records are kept of all transactions (i.e. the original contract, amendments, verbal agreements etc..)? **Yes** **No**
- c. Do you have an up to date information security policy that complies with the latest data protection regulations? **Yes** **No**
- d. Do you have a policy or procedure that controls the use of social media and online content relating to the business? **Yes** **No**
- e. Do you have regular principal/senior management meetings to discuss current projects? **Yes** **No**

If 'No' to any of the above, or there are other risk management features you wish to advise of, please provide details in an attachment.

13. Are you a member of any professional, trade or industry association? **Yes** **No**

If 'Yes', please provide details:

14. Do employees take part in continued professional learning/training, including legal issues relating to defamation, privacy, intellectual property? **Yes** **No**

15. Do you have written risk management procedures that are regularly reviewed and shared with all staff? **Yes** **No**

16. a. Do you always require satisfactory references when engaging employees? **Yes** **No**
- b. Are monthly independent checks carried out for all persons handling cash, bank currency notes or other negotiable instruments during their duties? **Yes** **No**
- c. Are vetting procedures applied when engaging new or existing clients? **Yes** **No**

17. Do you have in-house legal expertise familiar in Media-Law? **Yes** **No**

If 'Yes', please provide name, qualifications and years' experience:

Risk Management (continued)

18. Do you ever obtain outside legal advice regarding potential liabilities arising out of your media activities?

Yes No

If 'Yes', please provide name of the firm:

19. Describe your policy and/or procedure regarding legal review and editing of articles, broadcasts or other communications prior to publication (including names/experience of individuals responsible and when you'd refer to outside legal advice):

20. Describe your policy and/or procedure regarding the processing and response to requests for retraction or correction:

21. Please describe your policy and/or procedure to prevent infringing the Intellectual Property Rights of others:

22. Do you always obtain client sign-off before the production of any marketing materials?

Yes No

If 'No', please provide full below or by attachment.

Sub Consultants

23. What proportion of fee income is paid to consultants(s)/ sub-contractors(s) in the course of your business activities?

 %

- a. Is a vetting procedure or due diligence carried out prior to deciding on consultant(s)/sub-contractor(s)?
- b. Do you require consultant(s)/sub-contractor(s) to hold you harmless in the event their actions lead to a PI claim?
- c. Do you require all consultants(s)/sub-contractors(s) to maintain professional indemnity insurance?

- Yes No
- Yes No
- Yes No

If yes, to what level?

If any answer from (a) to (c) above is No, please provide full below or by attachment.

- d. If the answer to Question 23 is greater than 25%, please also answer the following:
 - i. What services are undertaken by the consultant(s)/sub-contractor(s)?

- ii. How often is their work reviewed?

Loss experience

24. Have you ever suffered a loss, whether insured or not, in respect of any of the risks to which this proposal for insurance relates?

- Yes No

If yes, please provide a description below or by attachment, including date, location and amount of loss, as well as any preventative measures implemented.

Loss experience (continued)

25. Are you aware of any of the following?

- a. Any circumstances which might lead to a claim, whether insured or not, in respect of any of the risks to which this proposal for insurance relates? **Yes** **No**
- b. Have you been subject to any disciplinary or regulatory enquiry or proceedings or fines, penalties or other sanctions by a government, regulatory or other professional body? **Yes** **No**

26. Have you sustained any loss due to fraud or dishonesty by any current or former director, partner, employee or third party or has the applicant any reason to suspect any person of such activity? **Yes** **No**

If 'Yes' to any of the above, please provide a description below or by attachment.

Signature:

Date:

Name of Signatory:

Title of Signatory:

- Chairman of the Board CEO
- President Managing Director

Warning It is important that, when applying for the Policy, the applicants tell the insurers all facts which are material to the insurance. A material fact is one which might influence the insurers in deciding whether to accept the application or on what terms to insure. If in any doubt as to whether a fact is material, then the applicants should disclose it. They should keep a record (including copies of all letters and forms) of all information supplied to the insurers.