

# Creative and media

## Specialist Commercial Combined



The risks facing media organisations are challenging. The sector has evolved rapidly with the expansion of digital and social media marketing and publishing, which has changed how content is distributed and paid for. Markel UK has been a specialist insurer of companies operating in the creative and media space for over 30 years. We cover organisations from media agencies and production companies to publishers. We have a remit that extends from digital agencies and event organisers, through to freelance journalists and broadcasters.



### Target markets

#### Media professionals and agencies

- Marketing and advertising consultancy
- Graphic design, PR and corporate branding
- Digital marketing and web design

#### Production services

- Event organisers
- Photography and filming
- Corporate film production

#### Traditional media

- Publishing services – print and online
- Broadcasters
- Freelance journalists, authors, copywriters, etc

### Cover

#### Creative and media Professional Liability

- Financial loss arising from a product or services liability, including contractual liability, any other civil liability
- Media liability
- Infringement of intellectual property rights
- Mitigation costs and expenses
- Loss of documents
- PR crisis management
- Primary & excess layer coverage available

#### Cyber and Data Risks

- Comprehensive 1st and 3rd party coverage available worldwide
- Cyber and privacy liability including mitigation costs
- Business interruption
- System and data rectification costs
- Regulatory investigations and fines
- Data extortion
- PR crisis management
- Cyber crime

#### Legal Liabilities

- Public liability
- Products liability
- Employers liability

#### Management risks

- Directors and officers liability
- Employment law protection/ entity defence

#### Protection of assets

- Property damage
- Business interruption Inc. flexible first loss limits
- Damage to portable property
- Money/personal assault
- Fidelity
- Legal expenses\*
- UK terrorism

\*Legal expenses included where turnover is below £5m

# MARKEL









Our risk appetite for the technology sector is broad and all risks are underwritten by our team of expert underwriters. We understand the complex nature of tech risks, which is why our team is available to support with your risk placement should you have any queries.

| Target  | Will Consider  | Polite Decline   |
|---|--|--|
| <ul style="list-style-type: none"> <li>– Commercial TV – media space purchased</li> <li>– Commercial TV – production of adverts</li> <li>– Corporate identity work</li> <li>– Design and creative consultancy</li> <li>– Event/conference organisation</li> <li>– Exhibition design/management (no construction)</li> <li>– Graphic design</li> <li>– Market research</li> <li>– Multimedia consultancy</li> <li>– Other media – media space purchased</li> <li>– Other media – production of adverts</li> <li>– Photography</li> <li>– Public relations</li> <li>– Website design</li> </ul> | <ul style="list-style-type: none"> <li>– Direct marketing (including mail shots)</li> <li>– Production of printed literature/documents</li> <li>– Other</li> </ul> | <ul style="list-style-type: none"> <li>– Database management/list broking</li> <li>– Sales promotion</li> <li>– Telemarketing</li> </ul> |

## Policyholder benefits

Policyholders also have access to additional services to help them navigate everyday challenges:

-  Business and legal helpline
-  Business Hub
-  Support with research and development incentives / funding opportunities
-  Contract review service
-  Debt recovery service
-  Contractor, employment status and IR35 Tax advice

Depending on the exact details of cover, policyholders can opt-in for complimentary access or add services required for an additional cost. Please see the policy documentation for full details and how to access benefits.



## Ways to trade

We remain committed to serving our brokers with exceptional service in the way they want to be serviced, and we know a quick decision is vital.

If you're a Markel partner broker, quotations for this product can be accessed via:

### Open market

[MarkelUKFinancialLines@markel.com](mailto:MarkelUKFinancialLines@markel.com)

0345 351 2600

### Markel Broker eTrade

[Markel UK Online](#)

### Acturis

[Markel on Acturis](#)

## More information

For further information about this solution, visit: [our website](#) or speak to your local [Markel representative](#)

All information accurate at the time of production May 2025.

This document is not a policy document and contains only general descriptions. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

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