

Producer Plus™ Liability



Where innovation meets experience to solve your media liability risk management needs. Working with OneBeacon means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic media industry. We don't just know media; we're passionate about it and those who share our focus. And because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.



Our Producer Plus Liability coverage* is designed to match coverage to risk in ways other carriers can't. As media liability specialists, we have the experience and expertise to develop coverage across the spectrum of films, documentaries, industrial videos and television productions with small-to-medium-sized budgets.

We focus on covering the risks, so your business can focus on what it does best. Producers have different goals and objectives. Projects are very distinct, ranging from entertainment to education. That makes the risks involved with each situation different as well. Developing coverage solutions for each of these situations on a tailored, individual basis takes a broad range of expertise and experience. That's what we provide.

Specialized Features

- Dedicated producer liability underwriting and claims teams
- Occurrence coverage capabilities
- Coverage available on an admitted basis in all states except Louisiana and Vermont

Coverage Options*

- Technology services liability coverage
- Media and advertising liability
- Broad form errors or omissions—no exclusion for bodily injury or property damage arising from the content of matter in scheduled media
- Professional services liability, providing coverage for scheduled professional services of the insured on an occurrence basis
- Merchandising, providing coverage for the use or licensing, and related promotion, by the insured of property rights relating to and arising from scheduled media in connection with the sale of goods or services
- Declaratory relief action, which broadens definition of loss to include fees, costs and expenses incurred by the insured to initiate a declaratory relief action
- First Amendment defense coverage, providing defense coverage for claims arising from a First Amendment restraint against the insured

- Subpoena defense costs reimbursement, providing coverage for defense costs incurred in responding to a subpoena relating to scheduled media

Limits

- Up to \$5 million in capacity
- Both primary and excess coverage availability

Eligible Risks

- Producers of motion pictures with budgets under \$100 million
- Producers of movies, TV series, pilots, specials, commercials and infomercials
- Producers of documentaries and training/industrial/educational films
- Music videos
- Radio program producers
- Theatrical stage productions

OneBeacon Entertainment®

is a brand of OneBeacon Insurance Group, Ltd., that provides specialized commercial products and coverage solutions for the entertainment, sports and leisure industries. An all-lines coverage solution is provided for feature film, television and DICE productions; theatrical companies, touring entertainers, loan-out corporations, venues, rental house and post-production facilities. Specialized products are offered for non-appearance, event cancellation, event liability, premises liability, participant liability and TULIP. Professional liability solutions are also available for content providers and media companies. Dedicated claims and loss control specialists complement our expert underwriting team to provide superior products and services to our customers. Additional specialized coverages can be offered in the marketplace through Specialty Advantage Insurance Services (SAIS), a OneBeacon agency/brokerage affiliate.

OneBeacon Insurance Group, Ltd.

("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

In Addition

In this specialized field, it takes focused expertise to effectively assess risk and develop coverage to match. One of your greatest resources is our experienced team of dedicated producer liability underwriters. We recognize that every case has its own unique circumstances, requiring a deep understanding of how each can affect the type of coverage that's required.

Superior Claims Service

The wide variety of content generated by the range of productions can lead to a unique and expansive level of claims. Each of those goes to the heart of a producer's reputation. It's our job to determine the best way to protect it. Our talented group has extensive claims handling experience, and our broad and diverse backgrounds allow us to bring a real world view to every situation.

- 24/7 claims reporting options
- Initial claimant/injured party contact within 24 hours
- Timely and thorough claims investigations
- Dedicated resources with deep industry expertise

For more information, visit onebeaconentertainment.com or contact Regina Williams at rwilliams@onebeacon.com or 913.945.3040.

You can also find us on:



**Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.