Aspera INSURANCE SERVICES

MEDIA LIABILITY

Aspera accesses Media coverage features a broad appetite targeting individuals, new ventures, and corporations who bring ideas to life. Our flexible underwriting approach allows for creative coverage solutions that meet the unique needs of accounts in broadcast, digital, print, visual media, and more.

TARGET CLASSES

- Advertising, marketing, & public relations agencies or professionals
- Authors & book publishers
- Bloggers & vloggers
- Broadcast media & stations
- Commercial printing & embroidery
- E-Sports teams & gaming content providers
- Films & TV shows
- Film & TV sets
- Influencers & content creators
- Journalists, news publishers, & media outlets
- Magazines & newspapers
- Photographers & videographers
- Podcasters, podcast networks, & studios
- Political content providers
- Production & recording studios
- Production companies, including film, TV, & emerging media
- Theatrical companies
- Video game developers & publishers

PRODUCTS OFFERED

- Advertising Services E&O
- Intellectual Property Liability
- Internet Publishing Liability
- Printing Services E&O
- Production Liability
- Premises General Liability

All products listed above are available as standalone coverages or can be combined with other products for a modular policy

POLICY STRUCTURE

- Up to $5M available in primary limits
- $1,500 minimum premium
- $0 minimum deductible
- 36-month ERP capacity for claims-made coverages

AVAILABLE COVERAGE ENHANCEMENTS

- Defense Outside the Limit coverage
- First Dollar Defense coverage
- Regulatory proceeding expense reimbursement
- Subpoena response expense reimbursement
- Extra Expense coverage for film and television production
- Federal Communications Commission (FCC) Proceeding Defense coverage
- Additional insured as required by written contract
- Waiver of subrogation
- Policy termination notice to third party

SUBMISSION REQUIREMENTS

- Media & Entertainment application
- Five-year currently valued company loss runs with Professional Liability Supplemental Claim applications for any open claim or claim over $10,000
- Copy of expiring policy required upon binding (if quoted with prior acts)
- Website & social media links
- If applicable, please provide digital copies or direct links to any media content (e.g., films, podcasts, books, magazines, newsletters, etc.)

AVAILABILITY

Visit our Open & Closed Marketing Guide for information on Aspera's operational territory.

SUBMISSION ADDRESS

ac@asperains.com