



AXIS PRO® - American Association of Advertising Agencies



About AXIS Capital

AXIS Capital is a leading global provider of specialty lines insurance and reinsurance with locations in Bermuda, the United States, Canada, Europe, Singapore, Australia and Latin America. The AXIS insurance and reinsurance companies are rated "A+" (Strong) by Standard & Poor's and "A+" (Superior) XV by A.M. Best.

About 4A's Benefits

4A's Benefits offers significant advantages for member agencies of all sizes. All programs have competitive costs and offer outstanding features, unbeatable personalized service, and much more.

WE INSURE FREE SPEECH WORLDWIDE®

The AXIS PRO® American Association of Advertising Agencies program offers specialized professional liability coverage exclusively to members of the 4A protecting against the devastating impact of lawsuits. As a worldwide leader in Media Liability coverage we have a history of innovation, expertise and dominant market share earned by continuously adapting to the ever-changing media landscape and associated technology prevalent in today's electronic and digital world. AXIS PRO® and the 4A have partnered since 1992 to provide state-of-the art professional liability coverage to 4A members.





AXIS PRO[®]'s 4A's Program offers flexible media/content liability and contextual/professional Error & Omissions coverages.

Coverage Includes

"All-Risk" coverage agreement provides broad protection including but not limited to:

- Defamation, including emotional distress, outrageous conduct and prima facie tort
- Invasion of privacy or publicity
- Infringement of copyright, trademark, title, slogan, misappropriation and plagiarism
- Breach of a license to use a third party's intellectual property
- Personal injury from the acquisition and gathering of matter to be advertised
- Unfair competition or conspiracy
- Negligent supervision of an employee
- Contextual errors & omissions coverage (including bodily injury and property damage)
- Errors & omissions coverage for the performance of advertising services
- Negligent transmission of a computer virus or malicious code in media

Coverage Highlights

- Admitted
- Occurrence policy form
- \$20,000,000 Capacity
- Defense costs in addition to the limit or defense costs within the limit
- Creative is covered on the Internet
- Coverage for the acquisition and gathering of matter in addition to the actual publication, broadcast or other dissemination
- "Damages" includes punitive and exemplary damages, where allowed by law, including most favorable venue language
- Mitigation Expense Cost coverage to mitigate or correct a circumstance that is expected to result in a claim
- Joint venture coverage
- Coverage for third parties who the Named Insured agrees to hold harmless for claims arising out of matter furnished by the Named Insured to the third party
- "Insured" includes part-time, seasonal, leased or temporary employees and volunteers
- Independent contractors/freelancers furnishing matter or services to the Named Insured can be covered at the discretion of the Named Insured
- Severability provision for innocent persons involving claims for fraudulent or criminal acts
- Company shall not subrogate against any Insured or any client of the Insured
- Spousal coverage including domestic partners
- 90-Day acquisition clause with waiver of additional premium if the acquired entity/media is within the specified revenue threshold
- No "hammer" clause governing settlement
- Claim handling options for the Named Insured in selecting and employing outside counsel
- Worldwide coverage (where permissible by law)
- Primary or Excess Coverage available

Optional Coverages

- Business operations personal injury and intellectual property coverage for acts committed in the course of usual and ordinary business operations of the Insured (expands coverage beyond covered media activities to “usual and ordinary business operations” and may fill potential coverage gaps left in CGL policy)
- Cyber/Technology Services E&O coverage for services such as web site programming, web site hosting or web site maintenance performed for clients
- Security and Privacy Liability coverage for liabilities arising from claims involving disclosure or theft of protected personal or corporate data
- Regulatory Action Defense coverage for privacy regulation violations
- First Party Coverages - Crisis Management, Public Relations Expense and Computer System Extortion Expense and Loss
- Professional Services E&O (for Miscellaneous Errors & Omissions exposures)

Claims Management

AXIS PRO®'s industry-leading media claims expertise includes:

- Dedicated in-house media claims attorneys
- A network of top intellectual property and First Amendment law firms
- Risk management and loss control programs available

Quotation Requirements

- Completed AXIS PRO application
- Sample contracts (e.g. with clients and freelancers/independent contractors)
- Claim history
- Experience résumés of management (if new venture)

Please contact your AXIS PRO underwriter with questions about these or any other requirements specific to your clients.



CONTACT US

Please direct all submissions to axisprosubmissions@axiscapital.com

Alpharetta

11680 Great Oaks Way, Suite 500
Alpharetta, GA 30022
678-746-9400
Fax: 678-746-9444

Berkeley Heights

300 Connell Drive, Suite 8000
Berkeley Heights, NJ 07922
908-508-4339
Fax: 908-508-4301

Chicago

303 West Madison Street, Suite 500
Chicago, IL 60606
312-977-0700
Fax: 312-977-0401

Hartford

One State Street, Suite 1700
Hartford, CT 06103
860-707-1700
Fax: 860-707-1725

Kansas City

1201 Walnut, Suite 1800
Kansas City, MO 64106
866-282-0565
Fax: 816-471-6119

Los Angeles

725 South Figueroa Street, Suite 2250
Los Angeles, CA 90017
213-452-4700
Fax: 213-452-4756

New York

1211 Avenue of the Americas, 24th Floor
New York, NY 10036
212-500-7600
Fax: 212-940-3340

San Francisco

101 California Street, Suite 3070
San Francisco, CA 94111
415-262-6847
Fax: 415-262-6880