

# AMERICAN ASSOCIATION OF ADVERTISING AGENCIES (4A'S) PRODUCT SHEET



AXIS Insurance is a leading provider of media liability insurance with our Media/Professional Insurance® portfolio of policies. We have partnered with the American Association of Advertising Agencies (4A's) since 1992 and provide comprehensive professional liability coverage designed exclusively for 4A's members.



AXIS offers extensive underwriting and claim expertise, including staff attorneys specializing in First Amendment, Privacy, Publicity, Intellectual Property, Errors & Omissions, and Cyber/Data Security and Privacy, with a commitment to the Media space dating back to 1979.

The American Association of Advertising Agencies policy, which includes the ability to add coverage for Technology Services Errors & Omissions, Miscellaneous Professional Services E&O, and a full suite of Cyber/Data Security and Privacy coverages, provides a one-stop solution for the professional insurance needs of 4A's members.

## 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.

## ENHANCEMENTS

- **Dedicated Limits** — Instead of one aggregate limit applicable to all coverages under the policy, we offer the option to write coverage with a dedicated limit for any combination of the following coverages: 1. Media, 2. Miscellaneous Professional Services E&O, 3. Technology Services E&O, and 4. Cyber/Data Security and Privacy.
- **Technology Services Errors & Omissions** — Automatically included at a \$100,000 sub-limit for no additional premium. Higher limits are available.
- **Business Operations and Personal Injury** — Coverage is extended to personal injury claims arising from the usual and ordinary business operations of the Insured which may fill a gap in coverage created by exclusions in a CGL policy based on the Insured Entity being in the business of advertising.

## HIGHLIGHTS

Admitted paper

**A+** A.M. Best **A+** S&P



Occurrence policy form



All-Risk coverage agreement including Defamation, Invasion of Privacy or Publicity, Copyright/Trademark Infringement, Plagiarism, and Errors & Omissions



Defense in addition to limit or  
Defense within limit policies



Primary or Excess coverage with  
capacity up to \$20,000,000



Damages include punitive or exemplary damages where allowed by law, most favorable venue language, and AXIS will not challenge the insurability of punitive damages



No "hammer" clause  
governing settlement



Worldwide Territory

## ENHANCEMENTS (CONTINUED)

- **Mitigation Expense Coverage** — Automatically included at full policy limit for no additional premium.
- **Joint Venture Coverage** — Coverage is extended to cover the Insured's interest in a joint venture, and also to the entire joint venture when the Insured Entity is contractually obligated to provide insurance, for no additional premium.
- **Reporting of Claims** — Required as soon as practicable when certain senior executives and officers become aware of a Claim or Circumstance.

## OPTIONAL COVERAGES

- Miscellaneous Professional Services Errors & Omissions
- Technology Services Errors & Omissions
- Cyber/Data Security and Privacy

### Learn more

Scan code with your smartphone camera



## AT AXIS, OUR EXPERTISE RUNS DEEP

As a global leader in specialty insurance and reinsurance, we're energized by the opportunity to redefine industry standards with an innovative and agile approach to meet today's challenges. We create value for our clients and provide support during those times when they need us the most.

We're AXIS—poised to take on tomorrow's complex risks.

### FOR ALL SUBMISSIONS

[axisprosubmissions@axiscapital.com](mailto:axisprosubmissions@axiscapital.com)

Visit **AXIS eRiskHub**, a complimentary cyber resource center available for **AXIS policyholders with Cyber coverage.**

[www.eriskhub.com/axis](http://www.eriskhub.com/axis)

**eRiskHub**

## PRODUCT LEADER CONTACTS

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The above information is solely intended to provide a general description of some of the features of the 2017 America Association of Advertising Agencies Insurance Policy and does not provide a complete summary of coverage. A specimen policy is available upon request. Not all coverages or options stated above will apply to each policyholder; the coverage for each policyholder will be governed solely by the terms, conditions, limitations and exclusions specified in each issued policy. Coverage may not be available in all states or jurisdictions. Coverage is written by a member company of the AXIS group of insurance companies.

[www.axiscapital.com](http://www.axiscapital.com)  

