

# 2.0

## INSURANCE FOR SOCIAL MEDIA COMPANIES

### INTRODUCING 2.0

Social media is revolutionizing the way we communicate. Yet these new media companies are operating in an uncertain and ever changing legal environment. 2.0 has been specifically designed to provide comprehensive protection for this new breed of media company.

### TAILORED COVER

2.0 is a policy that has been designed with the future very much in mind. It is a modular policy which allows social media companies to tailor the cover they buy to the risks they face. Coverages include:

- Comprehensive media liability, including cover for user generated content
- Advertising and personal injury
- Defamation, including libel and slander
- Intellectual property rights infringement
- Invasion of privacy
- Blanket professional liability
- Breach of contract
- Cyber liability, privacy liability and privacy breach notification costs
- Commercial general liability
- Property and business interruption, including cyber perils

### TARGET MARKET

- 2.0 is aimed at a wide range of social media companies:
- Social networks and community based websites
  - Online gaming companies, including location based gaming and casual games
  - Photo, music and video sharing websites
  - Web publishers, bloggers, and wikis

**PL&B**

insurance &  
risk consulting

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### LIMITS, DEDUCTIBLES AND PREMIUMS

- Limits available up to \$10,000,000
- A range of deductibles available, from as low as \$1,500
- Premiums starting from as little as \$500 for a \$1,000,000 limit

### OUR SERVICE COMMITMENT

We are committed to providing you with service of the highest quality. As part of this commitment we promise that:

- You will deal with an experienced underwriter who understands the exposures faced by social media companies
- We will make fast decisions and will react when you tell us something is particularly urgent
- We will listen to your feedback and use it to continually improve our service

To obtain a quote for 2.0 all we need is the completed application form.

