

# MEDIA LIABILITY



## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: If P&C Insurance Ltd (publ), branch in Finland

Product: Media Liability

For full pre-contractual and contractual information, please refer to your policy document and the insurance terms and conditions.

### What is this type of insurance?

The insured interest comprises the liability of an insured engaged in publishing operations arising from a publication.



#### What is insured?

- ✓ The insurance covers losses caused by a publication when based on
  - defamation or slander, or dissemination of information violating personal privacy according to the Criminal Code of Finland or comparable foreign law; or
  - unintentional presentation of somebody else's work as your own; or
  - unintentional infringement of a third party's intellectual property.
- ✓ The insurance covers damage caused by the policyholder or other insured within the territorial scope of the insurance to a third party in connection with publishing operations specified in the policy document provided that
  - a written claim has been made to the policyholder during the insurance period; and
  - the insured is legally liable according to the valid legislation; and
  - the damage is caused by a publication during the insurance period.



#### What is not insured?

- ✗ Damage not caused by the publication
- ✗ Damage not caused by the publishing operations
- ✗ Losses based on a contract or a guarantee if there would be no liability without them
- ✗ Losses incurred by a party controlled by the same entity as the policyholder
- ✗ Fines
- ✗ Damage sustained by the policyholder or other insured party covered by this insurance
- ✗ Any suit by an insured against another insured
- ✗ Any royalties or other compensation due
- ✗ Damage caused by illegal or prohibited material
- ✗ Loss if the policyholder or responsible editor knew, or should have known, about an error or an omission in the publication prior to the occurrence of the loss
- ✗ Costs of material recall, corrections or other similar measures
- ✗ Damage compensated from the policyholder's general liability insurance or other insurance



#### Are there any restrictions on cover?

- ! The insurance covers losses caused by a publication.
- ! Publication refers to a text, sound or image recording provided to the public, or an online publication according to the Act on the Exercise of Freedom of Expression in Mass Media (460/2003) or similar foreign law. A program or an online message alone are not publications according to these terms and conditions.



#### Where am I covered?

- ✓ This insurance is valid worldwide, unless otherwise agreed and stated in the policy document.

If P&C Insurance Ltd (publ), branch in Finland  
If Skadeförsäkring AB (publ), filial i Finland  
Address: PO Box 4, FI-00025 IF  
Business ID: 1602149-8

Visiting address: Niittyportti 4, Espoo  
Ängsporten 4, Esbo  
Telephone: +358 (0)10 191 919

www.if.fi  
Email: asiakaspalvelu@if.fi



### What are my obligations?

- ✓ Providing accurate and complete information about, for example, the nature and scale of the insured operation when entering into the contract.
- ✓ Telling the insurance company promptly of any mistakes or omissions that I notice and that may have a bearing on the policy.
- ✓ Paying my insurance premium on time.
- ✓ Complying with any applicable safety regulations.
- ✓ In the event of a loss, providing the insurance company with all the information necessary to process the claim.



### When and how do I pay?

- ✓ The insurance company (or an intermediary) will send you a bill for the premium, which you must pay into the account indicated in the bill by the due date.
- ✓ The number of annual instalments and the billing method will be agreed when the contract is finalised.



### When does the cover start and end?

- ✓ The policy is effective indefinitely from the date agreed between the policyholder and the insurance company.
- ✓ The policyholder can cancel the policy at any time by giving notice of termination in writing.
- ✓ The insurance company may terminate the policy if the policyholder fails to pay the premium by the due date. In such circumstances, the policy will lapse 14 days after the date on which the written notice of termination was sent.
- ✓ The insurance company also reserves the right to terminate the policy at the end of the insurance period.
- ✓ Fixed-term policies expire automatically at the agreed time.



### How do I cancel the contract?

- ✓ You can cancel your policy at any time.
- ✓ Notice of termination must be given to the insurance company in writing.
- ✓ Fixed-term insurance contracts of less than 30 days cannot be terminated prematurely.