

# 2.0

## INSURANCE FOR SOCIAL MEDIA COMPANIES

### INTRODUCING ESURANCE® 2.0

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

### TAILORED COVER

Esurance® 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
- Employers' liability and public liability
- Property and business interruption, including cyber perils

### TARGET MARKET

Esurance® 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

### LIMITS, EXCESSES AND PREMIUMS

- Limits available up to £5,000,000
- A range of excesses 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 Esurance® 2.0 all we need is the completed proposal form.

