

MEAA Multimedia and Broadform Liability Insurance Protection for Freelance Members

Why MEAA is providing Multimedia and Broadform Liability Insurance?

Feedback from our freelance members and their employers in the broader media, entertainment and arts industries highlight an increasingly litigious environment that generates diverse public liability and professional liability exposures, including:

- Libel, slander and defamation.
- Infringement of copyright or other intellectual property.
- Intrusion upon right to privacy.
- Errors and omissions in Published Material.

As a professional and industrial body for Australia's media, entertainment and arts industries, MEAA has responded by launching a category of freelance membership that entitles its members to the benefits of Multimedia Insurance.

Who does the MEAA FreelancePro Multimedia Liability Insurance cover?

Journalists, publications officers, administration officers, camera operators and camera assistants, cinecamera operators, fashion assistants, librarians, presentation coordinators, puzzles compilers, students, teacher assistants, trainees, TV Week programmers, public relations officers, public affairs officers, photographers and editors.

Can other members take out FreelancePro membership to obtain the benefits of this policy?

This policy is rated on the above business exposures.

Members not included in the above business categories must contact MEAA Member Central to see if their business activities can be included, and if so, must submit a request via the MEAA Member Central.

If MEAA confirms the business activities, although not listed above, have the same level of risk exposures, an application must be submitted to MEAA for referral and submission to the underwriter for review and approval.

It is important to note that policy cover is not provided for unlisted occupations.

(Claims Made Liability Insurance) Multimedia Liability Insurances Limits of Liability

\$5,000,000 - in the aggregate any one policy period, inclusive of defence costs

Newsmedia and Multimedia Liability Insurance

\$1,000,000 - any one claim,

Producers Liability

\$1,000,000 - any one claim,

Internet Liability

\$1,000,000 - any one claim,

Professional Indemnity

\$1,000,000 - any one claim,

Excess: \$2000 - inclusive of defence costs for each of the above

(Occurrence Based Insurance) Public & Products Liability Insurance

\$20,000,000 any one occurrence; and

\$20,000,000 in the aggregate in respect of the Insured's Products

\$250,000 Property in the Insured's Care, Custody or Control

Excess: \$1000 each and every occurrence except for

\$25,000 each and every Occurrence in respect of Personal Injury to contractors, subcontractors and labour hire personnel or employee of any contractor or subcontractor of the Insured

Scope of Cover

News and Multimedia Liability

Covers claims arising from the conduct of a media activity in connection with the Insured's Multimedia;

Producers Liability

Covers claims alleging civil liability arising from the conduct of a Production activity; and

Internet Liability

Covers claims alleging civil liability arising from the conduct of an Internet activity; and

Professional Indemnity

Covers civil liability arising from a breach of professional duty owed in the conduct of the Insured's business.

Notice of Claims

Written notice of any claim made against an Insured, must be notified to MEAA or Aon as soon as reasonably practicable during the period of insurance for lodgement with the Insurer.

PHONE

WEB

Public & Products Liability

Covers the Insured's legal liability to pay compensation in respect of Personal Injury or Property Damage as a result of an Occurrence happening in connection with the Insured's Business.

Tenant's Liability

Cover is extended to a Lessor with whom the Insured has entered into an agreement for the rental or lease of premises (not belonging to the Insured) from which the Insured conducts the Insured's Business.

For the Purposes of this Multimedia and Broadform Liability Insurance the definition of Journalist shall mean:

In the branch of writing news articles or commentary commissioned by a publisher of a print or online publication or for broadcast on radio or TV, digital and electronic communicative or informational content on websites, chat rooms, bulletin boards, databases and blogs, writing news articles or commentary commissioned, writing news articles or commentary and publishing them online, blogging, copy editing, writing reports or other publications commissioned by clients, including incidental photography or video.

The Policy definition of Public Relations Officer and Public Affairs Officer shall mean:

Duties within preparing press releases or media statements, writing speeches, providing strategic advice on media strategies, writing or editing copy for advertising and marketing campaigns.

When is cover not applicable?

Cover is not applicable if you are no longer a financial FreelancePro member of MEAA.

Am I covered outside Australia and New Zealand?

Yes. The policy is designed to cover the Insured for claims arising from anywhere in the world except the United States of America, Canada and their respective protectorates and territories or where trade or economic sanctions or laws prohibit the Company, its parent or its ultimate entity from providing the insurance.

Jurisdiction is Australia - The construction and enforcement of the provisions of this policy shall be determined in accordance with and governed by the laws of Australia. Any disputes relating thereto shall be submitted to the exclusive jurisdiction of the courts of Australia.

How do I get Cover?

It is MEAA's responsibility to keep a record of all members and provide the Insurer with the required information in respect of any FreelancePro member who has not submitted a satisfactorily completed Member Insurance Declaration.

The Insurer will evaluate such members on an "offer and acceptance basis" and these members may incur an additional premium or cover may not be provided under this policy. Cover is subject to receipt and acceptance of answers to the below subjectivities:

- Receipt and acceptance of a No Claims Declaration for all members prior to binding; and
- Receipt of a completed and signed Insurer Multimedia Liability Proposal form prior to binding.

The Insurer reserves the right to cancel or amend the terms if the answers to the subjectivities are not satisfactory.

In the event of a claim it is MEAA's responsibility to provide the necessary information and documentation to prove that a Member falls within the Insured' definition.

Insurance Queries

Your questions about the adequacy of this insurance should be directed to our Aon specialist insurance broker who can provide you with professional advice on whether this insurance is right for you.

Vikki Karatovic

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Email : vikki.karatovic@aon.com

Phone : 0416 181 851

Lodgement of Claims

Notice of Claims – Claims Made policy

The Insured member must give written notice of any Claim made against them as soon to Aon as soon as reasonably practicable and during the Policy Period.

Notice of Claims – Occurrence Based policy

The Insured member must, as soon as reasonably practicable give written notice to Aon of any Occurrence of which the insured is aware and which may give rise to a liability covered under this policy.

The claim form is available at www.meaa.org/download/meaa-freelancepro-insurance-documents/

Your completed claim form, including all necessary supporting documentation should be sent to our dedicated MEAA Claims manager who will assist with the lodgement and management of your claim:

**Vikki Karatovic, Senior Client Manager, Commercial Risk Solutions
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