



# Partnership. Advice. Certainty.

## Professional Indemnity and Public and Products Liability in one product.

Introducing a brand-new comprehensive insurance solution for Multimedia Consultants and companies from ACERTA, a division of Guild Insurance.

Our new Multimedia Consultants Professional Liabilities solution combines professional indemnity and public & products liability into a single policy. This product is tailored for creative and media businesses delivering a variety of services across digital, broadcast, and print platforms.

### Snapshot

**Who is it for?** – Multimedia Consultants, agencies, and companies with professional fees up to \$10m, who provide the following services:

- advertising and marketing
- brand and image consulting
- content providers and consulting – film and television providers
- copywriting
- editing
- graphic design and website design
- journalism
- market research consulting
- photography
- printing
- publishing – newspapers, magazines, books and other media
- public relations consulting
- radio and TV broadcasting
- technical writers and authors

**Policy Limits** – up to \$10m available.

**Optional extension** – for Public and Products Liability Insurance, with Professional Indemnity section compulsory.

**How to access** – Business is transacted via the Acerta Digital Momentum platform with no need for proposal form.

**Why this product stands out:**

**a) Professional services description**

Cover is extended beyond the range of services listed above to include other activities and services as recognised by Australian professional media and creative industry associations.

**b) Broad scope of multimedia medium**

Our policy defines multimedia to include any type of medium such as texts, images, audio, video or animation, ensuring comprehensive coverage for diverse creative activities.

**c) Associated activities extension**

Beyond core consulting and production, coverage includes project management, event management, planning, co-ordination and other related activities. Event management is capped with a \$250,000 sub-limit for bodily injury or property damage.



## Key Features and Benefits

Feature/Benefit	Level of Cover
Advancement of Defence Costs	Clarified cover included
Associated Activities (e.g., project and event management)	Included (event management bodily injury/property damage capped at \$250,000)
Australian Consumer Law Protection	Clarified cover included
Broad Civil Liability Clause	Clarified cover included
Broad Professional Services Description	Aligned to industry association definitions
Cost Inclusive Limit Covers	Included
Defamation, Fiduciary Duties & IP Infringement Protection	Clarified cover included
Difference in Limits & Conditions Cover	2-year limitation period
Excess	Cost Exclusive
Extended Continuity of Cover	1-year limitation for prior policies
Free Legal Advice (Telephone)	Up to 2 hours
Free Run-Off Cover	Up to 7 years (conditions apply)
Inquiries and Proceedings Cover	Included
Jurisdictional Limit	Australia
Multimedia Production and Consulting Services	Included
Two Reinstatements	Included
Vicarious Liability	Included
Worldwide Territorial Cover (excluding USA/Canada)	Included

### Partner with ACERTA

Don't miss this opportunity to deliver exceptional coverage to your clients, tailored for the multimedia industry.

Contact us today to learn more and get set up on our system.

We look forward to partnering with you and supporting the success of your clients.

#### The Acerta Team.

Acerta is a division of Guild Insurance.



### Standard Policy Sub-limits

Automatic Fidelity	\$50,000
Breach of Warranty of Authority	\$250,000
Claims Mitigation Costs	\$100,000
Claims Preparation Costs	\$25,000
Court Attendance Costs	\$50,000
Inquiry Costs	\$500,000
Loss of Documents	\$1,000,000
Public Relations Expenses	\$100,000
Statutory Liability	\$250,000

### Exclusions

This policy excludes certain services and activities including bodily injury or property damage at any event or function above the \$250,000 sub-limit, any multimedia services published without prior client sign-off; investigative journalism released without legal approval; any defamation claims where external legal sign-off was not obtained before publication and arranging insurance for any event or function. Please refer to the full policy wording for a complete list of exclusions.



[acerta.com.au](http://acerta.com.au)

1300 223 782