

3. **Loss Prevention**

A. Media Counsel

Name of in-house counsel _____ Telephone _____

Name of local firm _____ Address _____

City _____ State/Province _____ Zip/Postal Code _____

Telephone _____ Fax _____ E-Mail _____

Firm contact _____

Is counsel consulted regarding complaints, editorial procedures, retraction requests, newsgathering or other sensitive issues? Yes No

Does counsel conduct a review of the content of scheduled media? Yes No

Is counsel consulted regarding intellectual property issues? Yes No

Is counsel on retainer? Yes No

B. Operations

Do employees have access to information or training about intellectual property rights, defamation, newsgathering issues, confidential sources and privacy rights? Yes No

Does the **Applicant** engage in any online activities? Yes No

If "yes," please advise _____

Are employees with responsibility for website content and development trained in respect to intellectual property rights, defamation, newsgathering and privacy rights? Yes No

Does the **Applicant** require advertisers and/or advertising agencies to execute hold-harmless agreements regarding the content of advertising? Yes No

Does the **Applicant** utilize third parties to create content for scheduled media? Yes No

Are third parties required to execute hold-harmless agreements? Yes No

Are third parties required to provide proof of insurance? Yes No

Do licenses, consents or releases used with freelance writers or other independent contractors extend to the publication or re-publication of articles, photographs or other content on the Internet? Yes No

4. Insurance and Claim Information

Has the **Applicant** or any subsidiary been involved in a media liability claim or law suit in the past five years? Yes No

If “yes,” please attach complete details including the amount of defense costs, any applicable retention, judgment or settlement. If the claim has not yet been resolved, please provide the amounts for which the claim has been reserved.

Provide details on an attachment regarding any open claims or litigation resulting from media activities occurring more than five years ago.

Does the **Applicant** know of any situation that could give rise to a claim? Yes No

If “yes,” please attach complete details and advise whether the claim has been reported.

(In the State of Missouri, the following question does not apply.)

Have any media liability insurers ever canceled or non-renewed coverage? Yes No

If “yes,” please advise _____

If the **Applicant** is seeking Subpoena Defense Coverage, please identify how many subpoenas have been served in the past three years involving scheduled media _____ .

Was counsel retained to answer, object or otherwise respond to the subpoena? Yes No

Has the **Applicant** had media liability insurance in the past three years? Yes No

If “yes,” please identify the following or attach Declarations:

	<u>Insurer</u>	<u>Policy Limits</u>	<u>Retention</u>	<u>Policy Term</u>	<u>Premium</u>
1.	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____

Fraud Warning

Any person who knowingly and with intent to defraud any insurance company or another person files an application of insurance containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and (NY: substantial) civil penalties. In Maine and Virginia, insurance benefits may also be denied.

PLEASE NOTE: THIS FRAUD WARNING DOES NOT APPLY TO INSURANCE GOVERNED BY THE LAWS OF CANADA.

The statements made in this Application for insurance, the Coverage Supplement and in any attachments are true and correct to the best of my knowledge.

Applicant _____ Title _____
(Director, Partner or Principal)

Signature _____ Date _____

Media Advantage Policy[®]

Magazine Publisher Supplement

1. Name of **Applicant**: _____

2. Identify all subsidiaries, including trade names, and joint ventures to be insured by the Media Advantage Policy[™] _____

3. **Scheduled Periodicals** — Attach an additional sheet, if necessary.

Identify all periodicals to be insured by the Media Advantage Policy:

<u>Name and Location</u>	<u>Circulation Area</u>	<u>Circulation and Frequency</u>	<u>Years in Operation</u>	<u>Format</u>

4. Gross Annual Revenues from Publishing: United States: \$ _____

Canada: \$ _____

International: \$ _____

5. **Periodical Content**

Are any periodicals published in a language other than English? **Yes** **No**

If “**yes**,” what languages and formats? _____

Do any of the periodicals focus upon investigative reporting? **Yes** **No**

If “**yes**,” how does editorial staff ensure content accuracy? _____

Please identify what percentage of periodical content focuses upon the following:

Alternative _____%	Humor/Satire _____%	News _____%
Business/Finance _____%	Home/Hobby _____%	Pictorial _____%
Consumer _____%	Fiction/Non-Fiction _____%	Political/Social _____%
Educational _____%	Historical _____%	Religious _____%
Entertainment _____%	Instruction/How-to _____%	Sports _____%
Ethnic _____%	Metropolitan _____%	Technical _____%
Other _____%	_____	_____

6. Special Publications

Identify special publications, such as professional journals and directories _____

7. Sources of Content — Please identify percentage of content contributed by:

Freelance Writers _____ % News/Feature Services _____ %
Staff Employees _____ % Volunteers _____ %
Stringers _____ %

8. Content Style — Please assign a percentage to:

Controversial Content _____ %
Investigative Reporting _____ %

9. Systems, Operations and Loss Prevention

- Do freelancers warrant the accuracy and originality of their content? Yes No
- Are disclaimers utilized in respect to financial, legal or medical advice? Yes No
- Are fact-checkers utilized to verify content accuracy? Yes No
- Are "Letters to the Editor" edited? Yes No
- Are written consents obtained from individuals appearing in photographs? Yes No
- Do in-house advertising departments use limitation of liability clauses? Yes No
- Has a policy been implemented regarding the recycling of notes, cassette tapes and any electronic versions thereof? Yes No
- Has a policy been implemented to handle and respond to complaints? Yes No
- Has a policy been implemented regarding the use of confidential sources? Yes No
- Are procedures in place for handling unsolicited literary submissions? Yes No
- Have all titles been cleared? Yes No

10. Attachments

Please submit the following information to complete the Application:

- ✓ Current financial statement or corporate annual report;
- ✓ Copies of standard hold harmless agreements utilized with independent contractors, licensors and advertisers;
- ✓ Two consecutive copies of each publication to be insured or prototype, if new publication;
- ✓ Promotional materials regarding the services or operations of **Applicant**; and
- ✓ If a new business, resumes of principals.