Media companies

Insurance application form

US

The purpose of this application form is for us to find out more about you. You must provide us with all information which may be material to the cover you wish to purchase and which may influence our decision whether to insure you, what cover we offer you or the premium we charge you.

How to complete this form

The individual who completes this application form should be a senior member of staff at the company and should ensure that they have checked with other senior managers and colleagues responsible for arranging the insurance that the questions are answered accurately and as completely as possible. Once completed, please return this form to your insurance broker.

Section 1: Company Details

1.1 Please state the name and address of the principal company for whom this insurance is required. Cover is also provided for the subsidiaries of the principal company, but only if you include the data from all of these subsidiaries in your answers to all of the questions in this form.

Company name:

Primary Address (Address, County, Postcode, Country):

Website Address:

Social media handle(s):

1.2 Date the business was established (MM/DD / YYYY):

1.3 Number of employees:

1.4 Date of company financial year end (MM/DD/YYYY):

1.5 Please state your gross revenue in respect of the following years:

	Last complete FY	Estimate for current FY	Estimate for next FY
Domestic revenue:	$	$	$
Other territory revenue:	$	$	$
Total gross revenue:	$	$	$
Profit (Loss):	$	$	$

1.6 Please provide details for the primary contact for this insurance policy:

Contact name: Position:

Email address: Telephone number:

Section 2: Activities

2.1 Please describe below the products and services supplied by your business:

2.2 Please provide an approximate percentage breakdown of how your revenue is generated from your products and services:

%

%

%

%

%

CFC Underwriting Limited is Authorised and Regulated by the Financial Conduct Authority

© 1999-2019 CFC Underwriting Ltd, All Rights Reserved

2.3 If you indicated in 2.2 above that you organize events or conferences, please state:

a) the largest event or conference you have organized, including the number of people who attended:

b) the average number of events or conferences you organize per year:

2.4 Please state whether you construct or erect any structure or provide any installation services: ☐ Yes ☐ No

2.5 Please state the following:

a) the maximum height you will be working at:

a) the maximum depth you will be working to:

Section 3: Contract & Risk Management

3.1 Please complete the following in respect of your three largest projects in the past three years:

Name of client	Nature of work	Annual contract value	Annual contract income	Duration
		$	$	
		$	$	
		$	$	

3.2 Do you always carry out work under a written contract signed by every client? ☐ Yes ☐ No

If 'no' please explain in what circumstance and why:

3.3 Please state whether you ever accept contracts with your customers in which you accept liability for consequential loss or financial damages greater than the value of the contract: ☐ Yes ☐ No

If 'yes' please explain what percentage of your contracts this is applicable to and what these are capped at:

3.4 Please state whether your contracts are legally reviewed: ☐ Yes ☐ No

3.5 Please state whether you:

a) obtain written releases from the creator of any material and/or any persons appearing in content before it is disseminated: ☐ Yes ☐ No

b) have a written procedure for ensuring all appropriate licensing fees relating to music are paid before content is disseminated: ☐ Yes ☐ No

c) always receive sign off from your end client on your deliverables: ☐ Yes ☐ No

CFC Underwriting Limited is Authorised and Regulated by the Financial Conduct Authority

© 1999-2019 CFC Underwriting Ltd, All Rights Reserved

3.6 Do you employ subcontractors? ☐ Yes ☐ No

If 'yes', please state:

a) the approximate percentage of your revenue, in your current financial year, that will be paid to subcontractors (%):

b) whether you sign reciprocal hold harmless agreements: ☐ Yes ☐ No

c) whether you ensure that contractors have their own errors and omissions and general liability insurance: ☐ Yes ☐ No

If you answered 'yes' to c) above, what is the limit of liability that subcontractor must purchase? $

Section 4: Publishing

4.1 Please list all of your current publications:

Title	Geographical distribution	Average circulation/ readership	Frequency of publication

4.2 If your activities include investigative journalism, including any exposé content, please describe your legal process, if any, to review the content before its dissemination:

4.3 Please describe how, if at all, you:

a) ensure accuracy and originality of all content you disseminate, including authenticity of source:

b) process unsolicited submissions:

c) clear the titles of all content before you disseminate it:

CFC Underwriting Limited is Authorised and Regulated by the Financial Conduct Authority

© 1999-2019 CFC Underwriting Ltd, All Rights Reserved

4.4 In respect of 4.3 a) above, please state whether you always obtain written warranties from third party news gathering sources: ☐ Yes ☐ No

4.5 Please state whether you use a media and entertainment specialist lawyer for the clearance of content before its dissemination: ☐ Yes ☐ No

If 'yes' please state below the name of the individual and the firm used:

4.6 Please describe your legal review process, if any, to clear all content before its dissemination:

4.7 Please state whether you have ever disseminated content against the advice of your lawyer: ☐ Yes ☐ No

4.8 Please state the name of your chief editor and explain how they are qualified for the role:

4.9 Please describe the editorial controls you have in place, including content review and takedown procedures:

Section 5: Cyber Security Risk Management

Only complete this section if you require cyber and privacy cover.

5.1 Please confirm whether multi-factor authentication is always enabled on all email accounts: ☐ Yes ☐ No

5.2 Do you maintain daily offline back-ups of all critical data? ☐ Yes ☐ No

5.3 If your organisation uses Remote Desktop Protocol (RDP) to allow remote access to your network, please describe the measures you adopt to secure it:

CFC Underwriting Limited is Authorised and Regulated by the Financial Conduct Authority

© 1999-2019 CFC Underwriting Ltd, All Rights Reserved

Section 6: Claims Experience

6.1 Please state whether you are aware of any incident or circumstance:

a) which may result in a claim under any of the insurance for which you are applying to purchase in this application form: ☐ Yes ☐ No

b) which resulted in legal action being made against any of the companies or individuals to be insured within the last 5 years: ☐ Yes ☐ No

c) which resulted in cease and desist orders being made against you: ☐ Yes ☐ No

d) which resulted in an unforeseen outage to your website for more than 3 hours: ☐ Yes ☐ No

e) which resulted in a partner or director being found guilty of any criminal, dishonest or fraudulent activity or been investigated by any regulatory body: ☐ Yes ☐ No

f) which resulted in a loss of data and privacy breach: ☐ Yes ☐ No

If 'yes' to any of the above then please describe the incident, including the monetary amount of the potential claim or the monetary amount of any claim paid or reserved for payment by you or by an insurer. Please include all relevant dates, including a description of the status of any current claim which has been made but has not been settled or otherwise resolved and overview of any penalties incurred.

Section 7: Additional Information

7.1 Please use this space below to provide us with any other relevant information:

CFC Underwriting Limited is Authorised and Regulated by the Financial Conduct Authority

© 1999-2019 CFC Underwriting Ltd, All Rights Reserved

Important Notice

By signing this form you agree that the information provided is both accurate and complete and that you have made all reasonable attempts to ensure this is the case by asking the appropriate people within your business. CFC Underwriting will use this information solely for the purposes of providing insurance services and may share your data with third parties in order to do this. We may also use anonymized elements of your data for the analysis of industry trends and to provide benchmarking data. For full details on our privacy policy please visit ***www.cfcunderwriting.com/privacy***

Contact name: Position:

Signature: Date (MM/DD/YYYY):

CFC Underwriting Limited is Authorised and Regulated by the Financial Conduct Authority

© 1999-2019 CFC Underwriting Ltd, All Rights Reserved

ALABAMA FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

ARKANSAS FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment for a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

CALIFORNIA FRAUD WARNING: For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO FRAUD WARNING: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

DISTRICT OF COLUMBIA FRAUD WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

FLORIDA FRAUD WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

KANSAS FRAUD WARNING: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

KENTUCKY FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for 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.

LOUISIANA FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MAINE FRAUD WARNING: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

MARYLAND FRAUD WARNING: Any person who knowingly or willfully presents a false or fraudulent claim for payment for a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NEVADA FRAUD WARNING: Any person who includes any materially false or materially misleading information on an application for an insurance policy may be guilty of a crime and subject to penalties that include imprisonment, fines and denial of insurance benefits.

NEW JERSEY FRAUD WARNING: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NEW MEXICO FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

NEW YORK FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

OHIO FRAUD WARNING: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OKLAHOMA FRAUD WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

OREGON FRAUD WARNING: Any person who, with an intent to knowingly defraud or knowingly facilitate a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement or a material fact, may be guilty of insurance fraud.

PENNSYLVANIA FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 such person to criminal and civil penalties.

PUERTO RICO FRAUD WARNING: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than $5,000 and not more than $10,000, or a fixed term of imprisonment for 3 years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of 5 years, if extenuating circumstances are present, it may be reduced to a minimum of 2 years.

RHODE ISLAND FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

TENNESSEE FRAUD WARNING: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

VERMONT FRAUD WARNING: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

VIRGINIA FRAUD WARNING: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

WASHINGTON FRAUD WARNING: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

WEST VIRGINIA FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.