

WriteInsure Program Frequently Asked Questions

Who developed the WriteInsure program and who underwrites this coverage?

The WriteInsure program was developed by AXIS PRO® in conjunction with the Authors Guild. AXIS PRO, formerly known as Media/Professional Insurance or Media Pro, is a business unit within the Professional Lines division of AXIS Insurance, a publicly traded specialty property and casualty insurance holding company and subsidiary of AXIS Capital Holdings Limited. AXIS PRO has been a leading underwriter of specialty professional liability insurance for media organizations for over 35 years. In addition to the Authors Guild, AXIS PRO provides coverage for other leading media associations, such as the National Association of Broadcasters and the American Association of Advertising Agencies. More information about AXIS PRO can be found at www.axisproinsurance.com. More information about AXIS Insurance Company can be found at www.axiscapital.com.

Do I have to be a member of the Authors Guild in order to apply for this coverage?

You must be a member of the Authors Guild in order to be eligible for this coverage under this program. AXIS PRO's partnership with the Authors Guild provides a means for identifying those writers who have taken the time and shown the seriousness of purpose to meet membership criteria and join a professional trade association. The goal of the WriteInsure program is to provide writers with affordable, quality insurance for their writing activities. Each member is individually underwritten by AXIS. Authors Guild membership does not guarantee an offer of insurance by AXIS.

Who is insured under this program?

The insured can be either an individual person, i.e. you, or a business entity that you formed in connection with your writing activities, such as a limited liability corporation (LLC). There are three covered activities: freelance writing (including commentary on third party websites and blogs), book authorship, and/or your own blog. If you are writing in your own name as an individual person, then you are the appropriate "insured." If you have formed a limited liability corporation (LLC) or other business entity, then that entity is the appropriate "insured."

What activities are covered under this program?

The WriteInsure program provides insurance for claims brought against you arising out of your writing activities and media content. Three types of activities are covered: "Freelance Writing Activities," "Blogging Activities," and the authorship of individual books.

"Freelance Writing Activities" means writing or contributing to articles or postings, or a series of articles or postings, for publication in magazines, newspapers, newsletters,

blogs, websites, social media such as Facebook, Twitter and MySpace or other periodical publications of others on an independent, non-employee basis.

“Freelance Writing Activities” do not include writing or contributing to:

- Books
- Screenplays
- Scripts for radio or television
- Songs or commercial jingles
- Computer programs

* Please note that when responding to the question on the insurance application regarding gross annual revenue derived from freelance writing, you should include revenue derived *only* from articles, newsletters or other periodical publications and not any other writing activity. *Do not* include revenue from books, screenplays, scripts for radio or television, songs or commercial jingles, or computer programs.

“Blogging Activities” means obtaining, uttering or disseminating content on your blog.

* Please note that when responding to the question on the insurance application regarding gross annual revenue derived from blogging activities, you should include revenue derived *only* from your blog and not any other writing activity.

An author of a book can also be insured under this program. If coverage for more than one book is desired, then a separate policy for each book must be purchased.

What types of exposures are covered under this policy?

The following are some examples of perils covered under the WriteInsure program:

- defamation, such as libel, slander or disparagement
- invasion of privacy
- trademark infringement
- copyright infringement
- plagiarism
- errors and omissions

What constitutes a “Claim” under the program, and what should I do in the event of a claim?

A “Claim” is a demand or assertion of a legal right that is made against you, even if any of the allegations of the claim are groundless, false or fraudulent. A claim can be a lawsuit seeking monetary damages, injunctive relief, any arbitration or mediation proceeding, or a written demand for a retraction or correction.

You should immediately report any claim to:

Claims Department
AXIS PRO
Two Pershing Square, Suite 800, 2300 Main Street
Kansas City, Missouri 64108-2404
Email: USclaimnoticekc@AXISCapital.com
Fax: 816.471.6119

Does the program cover legal expenses if I need to hire an attorney?

Yes. With respect to a covered claim, the WriteInsure program provides coverage, in excess of the Self-Insured Retention (see below for definition) for both legal expenses incurred in defending the claim *and* any monetary damages or settlements that you may be required to pay. AXIS PRO has extensive experience with these types of claims and has a wide network of law firm relationships across the country.

Please note that legal expenses are included within the limit of liability, meaning that payment of legal expenses will reduce, and may exhaust, the available limit.

What are the Self-Insured Retentions (SIRs) and Limits of Liability that are available under the WriteInsure program? Are higher limits available?

The Self-Insured Retention (SIR) is very similar to a deductible except that with an SIR, the Total Limit of Liability is in *excess* of the SIR. With a deductible, the deductible amount is *subtracted* from the Total Limit of Liability.

Example of Insurance Coverage with a Deductible

Limit of Liability	\$250,000
Deductible	\$2,500
Total Amount Covered by Insurance (Limit of Liability – Deductible)	\$247,500

Example of Insurance Coverage with an SIR

Limit of Liability	\$250,000
SIR	\$2,500
Total Amount Covered by Insurance (Limit of Liability + SIR)	\$250,000

The SIR under the WriteInsure program for all limit options is \$2,500 (except for the \$1,000,000/\$1,000,000 limit option), meaning that you are responsible for the first \$2,500 incurred in defense expenses and losses on each covered claim. After that, AXIS PRO will pay the expenses and losses up to the designated limits.

The SIR for policies with limits of \$1,000,000/\$1,000,000 will be \$5,000, meaning that you are responsible for the first \$5,000 incurred in defense expenses and losses on each

covered claim. After that, AXIS PRO will pay the expenses and losses up to the designated limits.

Each insured under the WriteInsure program will have the option of choosing one of the following limits:

\$100,000 Each Loss/\$300,000 Total Limit of Insurance
\$250,000 Each Loss /\$250,000 Total Limit of Insurance
\$500,000 Each Loss /\$500,000 Total Limit of Insurance
\$1,000,000 Each Loss /\$1,000,000 Total Limit of Insurance

In other words, if the \$100,000/\$300,000 option is chosen, the policy will provide \$100,000 of coverage in excess of the SIR for any *one* loss, and \$300,000 total for *all* losses, no matter how many claims are made against you during any one policy period. If the \$250,000/\$250,000 option is chosen, the policy will provide \$250,000 of coverage in excess of the SIR for any *one* loss, and \$250,000 total for *all* losses, no matter how many claims are made against you during any one policy period.

Please note that if you buy multiple coverages for more than one activity, then the activities will share the limit of insurance under one policy. That is, if you purchase a policy with a limit of \$100,000/\$300,000 to cover your freelance writing, your blog, and your book, then the total amount available under the policy for all claims arising out of your freelance writing, your blog, and your book will be \$100,000/\$300,000. There will *not* be a separate limit of \$100,000/\$300,000 for each of those activities.

What is the multiple coverages credit?

As we mentioned earlier, the WriteInsure program covers three types of activities: “Freelance Writing Activities,” “Blogging Activities,” and the authorship of individual books. If you purchase coverage for more than one activity, your premium will be credited based on multiple coverages being insured under one policy with one limit of liability.

If I am located outside the United States of America, am I still eligible for this program?

Currently, only individuals or entities located in the United States are eligible for the WriteInsure program. AXIS PRO has insurance operations around the world and would be glad to assist you in obtaining appropriate insurance coverage outside of the United States.

I want to discuss WriteInsure with an insurance professional. Who can I call?

AXIS PRO has partnered with an insurance brokerage firm, John Buttine, Inc., specializing in media liability insurance in order to help you through this process and to answer any questions you may have about the program. All are licensed insurance brokers and are specialists in the field of media liability insurance.

Contacts at John Buttine, Inc.:

Mary Beth Ryan

Email: mbr@buttine.com

Phone: 212-697-1010 ext 22

Bryan Levey

Email: bl@buttine.com

Phone: 212-697-1010 ext 24

How do I obtain a quote for Insurance?

In order to receive a quote you will need to complete the Authors Guild Application for AXIS PRO WriteInsure Liability Policy and submit it to:

Mary Beth Ryan

John Buttine Inc.

33 East 33rd Street

Suite 506

New York, NY 10016

(212) 214-0613 Fax

mbr@buttine.com

This document is for descriptive purposes only and does not provide a complete summary of coverage. Consult the applicable insurance policy for specific terms, conditions, limits, limitations and exclusions to coverage. Coverage may not be available in all states and jurisdictions.

Coverage is underwritten by a member company of the AXIS group of insurance companies. 10/11 © 2011 AXIS Specialty U.S. Services, Inc. All Rights Reserved.