

# COMMUNICATION, MEDIA AND TECHNOLOGY

## AT A GLANCE



**Dedicated to serving the specialised corporate and specialty insurance needs of Communication, Media and Technology (CMT) clients, Allianz Global Corporate & Specialty delivers a wide spectrum of risk-transfer solutions and services to many of the world's leading CMT providers.**

Driven by technological advances, media convergence and deregulation, there can be few faster-moving industries today than Communication, Media and Technology (CMT) sectors. Risks develop equally fast from physical damage to reputational loss, CMT clients now face a daunting array of risks – with increasingly global exposures. Allianz Global Corporate & Specialty (AGCS) offers specialist CMT insurance services for major firms in this sector on a global scale.

With such challenges, it's rare that a 'one size fits all' solution will do. That's why we have established a specialist team of risk consultants, underwriters and claims experts – our CMT Practice Group.

This integrated approach pulls together the best practices and knowhow of our teams on a worldwide basis, allowing us to improve our response to the industry through a dialogue with our clients.

We focus on understanding our clients' exposures, using risk consulting as a key part of the underwriting strategy: this allows us to reduce losses in advance and to deliver customised solutions, from single premises to worldwide programs, and across all types of CMT insurance risks – to the benefit of all parties.

We have particular knowledge of complex international risk exposures, with an underwriting capacity flexible enough to address the largest CMT risks. Our teams are located around the world, combining local service with global reach, and serving all types of technology sector risk.

### Allianz Global Corporate & Specialty Key Sector Capabilities

- Wording specialists with experience in writing flexible, complex and tailored CMT Property, Liabilities, Tech Professional Indemnity and other policies
- Claims specialists with experience settling CMT claims
- Ability to offer true cross-class and multi-year solutions within the CMT sector
- Experience providing options important to CMT clients, such as long-term partnering arrangements and seamless liability and Tech Professional liability covers, amongst others
- Global reach and multinational expertise, represented in more than 210 countries worldwide
- Market-leading capacity to handle the largest of risks that is not dependent upon reinsurance
- Long-term world-wide industry expertise, offering solutions to 836 CMT organisations globally

The highly qualified claims team serves all client and product sectors. They work in close liaison with our Allianz network, offering a worldwide service. We recognise that every claim and every client is different. Adopting a simple and transparent approach based on communication, our aim is to provide exemplary service through direct contact with an allocated claims handler. The team has an excellent track record in the effective leadership and management of large complex claims by providing a fair and consistent approach.

## ALLIANZ COMMUNICATIONS, MEDIA & TECHNOLOGY PRODUCTS

STANDARD & POOR'S

AA

A.M. BEST

A+

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### ABOUT ALLIANZ

As an international financial services company, we offer our 88 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures more than three quarters of the Fortune 500® companies.

### Directors & Officers Insurance

Undertaking a director's or officer's role within a CMT organisation is not without its potential risks, so we have developed a leading proposition that provides indemnification for losses, including defence and investigation costs, in the event of a loss resulting from an alleged wrongful act.

### Cyber Risk Insurance

CMT businesses are increasingly under threat from sophisticated hackers, and any successful breach in an organisation's defence can be costly in terms of brand, regulatory fines and customer trust. We have designed cover for 3rd Party Liability and costs involved in a data breach as well as resulting non-damage business interruption from a cyber attack.

### Crime Insurance

We can provide cover for any crimes against the insured committed by an employee or a third party, together with cover for the insured's legal liability to a client where their employee has stolen from a client.

### Property Damage & Business Interruption Insurance

Property Damage and Business Interruption cover (including Sub-Sea Cabling and Non-Damage Business Interruption covers) that is designed to meet the needs of CMT companies who need informed and sustainable solutions for their risk transfer and risk management requirements.

### Bonding and Credit

Euler Hermes, sister company of Allianz, provide surety products including: Letter of Credit Replacement, Duty Deferment, Advanced Payment, Performance Bonds, Outsourcing Bonds and Pension Deficit Guarantees. They can also provide Credit Insurance as well as Political Risk cover.

### Tech Professional Indemnity Insurance

Failure to perform software, hardware, consulting or cloud services can expose the company to Tech PI claims. AGCS's Tech PI cover offers broad cover for breach of contract and IPR infringements as well as cyber liability.

### Reputation Protect Insurance

Specifically designed to protect a company's reputation in a time of crisis. With the support of a group of leading communications agencies, the policy covers the costs of consulting fees and communication expenses during critical situations, minimising the effect of a crisis on the insured's brand and reputation.

### Liability

Global primary and excess of loss solutions for Public & Products Liability cover (including Specialist Electromagnetic Field cover), and UK Employers' Liability with extensive experience in dealing with US market issues for CMT clients.

### Risk Consultants

With over 280 specialists worldwide, this multi-disciplinary team is able to offer bespoke advice on Property Damage & Business Interruption, Employers' Liability and Marine Exposures. Specifically focused on CMT clients, we have a dedicated cyber risk consultant.

### Other

Across the Allianz group we can provide Employee Benefits, Motor Fleet, Space, Aviation, Marine, Crime, Pensions, Life Assurance, International Health Insurance, Construction All Risks, Engineering Inspection, Product Recall, Terrorism and many others.