

Marketing, media, and creative

We love providing coverage to the professionals who define our brands, create our entertainment products, and help us tell our stories. We protect them from slip-and-fall accidents, negligence claims, cyber incidents, and more.



At a glance

We have a broad appetite for marketing, media, and creative professionals, from photographers and graphic designers to advertising and public relations professionals. We protect creative businesses ranging from freelancers and sole proprietors to larger creative firms.

These types of businesses should have professional liability insurance to protect them from claims of negligence, copyright infringement, or errors and omissions. Add general liability to cover third-party bodily injury or property damage claims, or a business owner's policy to include coverage for business property. The influence of technology on this sector is great — and growing — making cyber security insurance a critical part of their risk management strategy.

What's unique about this sector

✓ The creativity conundrum

The same quality that makes these businesses successful is also a risk. Creatives push the envelope for results but need protection when they push too far.

✓ The AI effect

With AI's rise, intellectual property has become many firms' biggest asset. Protecting those assets is a challenge, and insurance is critical for managing that risk.

✓ Economic impact

As client budgets tighten, marketing, media, and creative pros are pushed to do more with less. That pressure can drive up claims — and resistance to full coverage.

Classes we love to write

Core appetite

- Digital marketing
- Graphic design
- Market research
- Public relations

Broader appetite

- Advertising
- Brand consultant
- Photography
- Social media consultant

Edge of appetite

- Artists
- Digital printing
- Direct marketing
- Videography

Available products

Professional liability

Professional liability insurance **protects against lawsuits for negligence, copyright infringement, or errors and omissions**, including defense costs.

General liability

General liability insurance **provides coverage for third-party claims of property damage or bodily injury**, including medical costs, plus personal and advertising injury.

Business owner's policy

A business owner's policy (BOP) **includes general liability protection plus coverage for business property**, such as computers, cameras, and other equipment.

Cyber

Cyber security insurance **protects businesses from costs tied to a cyber incident**, including fines and the cost to notify affected parties if their data is compromised.

Why should agents choose Hiscox for marketing, media, and creative businesses?



Coverage built for the claims this sector sees

Copyright infringement, defamation from a careless post, an IP dispute in a campaign. Our professional liability, general liability, and cyber products work together to keep businesses protected.



Dedicated underwriters

A solo photographer and a 50-person ad agency carry different exposures. Our media specialists price and structure coverage for both, without forcing a boutique studio into a one-size-fits-all policy.



Room to grow with your client

We write sole proprietors, micro businesses, and larger agencies with multiple locations, so when a freelance designer scales into a studio, you can keep the account instead of shopping it elsewhere.

Claim scenarios

Scenario 1: Toppled cake

A wedding photographer was photographing the cake cutting when a toddler ran into the tripod, knocking the cake over and getting hurt.

✓ Hiscox coverage in action

The photographer's general liability policy covered the cake and medical costs.

Scenario 2: Defamation claim

An intern at a public relations firm published a social media post for a client campaign that led to a defamation claim.

✓ Hiscox coverage in action

The firm's professional liability coverage helped protect the business from the financial impact of the lawsuit.

Scenario 3: IP dispute

An advertising firm created a campaign that unintentionally infringed on another company's intellectual property.

✓ Hiscox coverage in action

The suit was settled, and their professional liability policy covered the settlement and defense costs.

Ready to quote?

Getting a quote is fast and easy. Answer some questions about your client's business and get a quote in minutes.

➔ To find your wholesaler and start a quote, visit hiscox.com/partner-agent

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