

ADVERTISERS LIABILITY

The insurance provided by Insuring Agreement III Coverage C and Insuring Agreement V Coverage E of this policy extends to include the legal liability of the Insured named in item 1 of the Declarations for damages awarded to any person arising out of one or more of the following offences committed during the Policy Period:

1. oral and/or written and/or electronic publication of material that violates a person's right of privacy;
2. oral and/or written and/or electronic publication of material that slanders or libels a person or organisation or disparages a person's or organisation's goods, products, services or business;
3. misappropriation of advertising ideas and/or style of doing business;
4. infringement of copyright, title and/or slogan.

THIS CLAUSE IS SUBJECT TO THE FOLLOWING EXCLUSIONS

- (a) liability arising out of oral or written or electronic publication of material, if done by or at the direction of the Insured with the knowledge of its falsity;
- (b) liability arising out of oral or written or electronic publication of material whose first publication took place before the beginning of the Policy Period;
- (c) liability arising out of the wilful violation of penal statute or ordinance committed by or with the consent of the Insured;
- (d) liability assumed by the Insured under any contract or agreement;
- (e) liability arising out of breach of contract other than misappropriation of advertising ideas under an implied contract;
- (f) liability arising out of the failure of goods, products or services to conform with advertised quality or performance;
- (g) liability arising out of the wrong description of the price of goods, products or services.

The insurance afforded by this clause shall be subject to a limit of * any one offence and in the aggregate during the Policy Period which shall be included within, and not in addition to, the limit in respect of the Offences Against the Person Clause.