



Commercial E&O

Entertainment and Media Liability

We provide targeted professional liability solutions based on the needs of each customer. Our team of experienced underwriters and claims administrators has in-depth knowledge of professional liability risks and a unique understanding of the professions they serve.

Coverage features

- Deductible credit: Up to \$25,000 credit if claim resolved within one year
- Worldwide coverage
- Supplementary coverages (not subject to the deductible and do not reduce the limits of liability):
 - Subpoena expenses: Up to \$7,500
 - Loss of earnings and reasonable expenses: Up to \$25,000 for loss of earnings and reasonable expenses incurred for attendance at trial, court-ordered hearings, arbitration or mediation
- Claim reporting allowed up to 60 days following expiration of policy period – not 60 days following client receipt
- Revenue reporting threshold of over 15% for new Subsidiaries
- No minimum earned premium for cancellation (ENT policy form)
- ERP pricing: 1 year 75%; 2 year 100%; 3 year 150% - one of the lowest in the industry (ENT policy form)
- 80-20 Hammer clause (ENT policy form)

Information required

- Professional Liability Application – Music, Media, or MPL
- Five year loss history
- Revenues / Financials
- Contracts



Capacity & coverage

- \$10 million
- \$5,000 minimum deductible MPL; \$15,000 minimum deductible ENT
- Primary and excess
- Non-admitted
- US domiciled businesses
- \$5,000 minimum premium
- Claims made Primary and Excess
- Occurrence Excess of any media cover

Client profile

- Music Professionals
 - Singer / Songwriters
 - Music Publishers
 - Music Supervisors
 - Distributors
 - Record Labels
- Advertising Agencies
- Public Relation Firms
- Marketing Agencies
- Event Services / Hospitality Services
- Entertainment Managers
 - Talent Managers
 - Artist Managers
 - Booking Agents
 - Sports Managers
- Influencers / Content Creators / Podcasters
- Public Appearances / Celebrity Media
- Broadcasters
- Media Publishers
- Website Publishers

Consistently superior claims service

When you pay an insurance premium, you’re buying a promise. Our claims service is that promise. We hold ourselves accountable to deliver the highest levels of technical expertise and client service to protect your assets and your reputation.

“The [AXA XL] Claims Team is the best in the business.” – Senior Broker

“Thank you again to the [AXA XL] Claims Team for coming to a resolution that works for all parties. We truly appreciate the partnership.” – Senior Broker



Financial strength

AXA XL’s core operating insurance and reinsurance companies have one or more of the following financial strength ratings: A.M. Best A+, S&P AA-

Why AXA XL

- #1 P&C commercial lines platform worldwide*
- Offering more than 30 lines of products in Casualty, Property, Professional, Financial Lines and Specialty to clients in over 200 countries
- Dedicated in-house claims service
- Our claims specialists are multi-skilled attorneys with diverse professional backgrounds, offering over 100 years of collective experience in MPL, Entertainment, and Media claims
- Experienced and flexible underwriting team
- Market expertise
- Tailored solutions

Contact us

[Melissa Sowa](#)

Head of MPL, Entertainment and Media
973 338 3068

[Allison Volkov](#)

Senior Underwriter
860 293 6222

[William Covert](#)

Underwriter
972 383 3117

Select-Professional.Submissions@axaxl.com
[axaxl.com](#)

*No. 1 declaration is based on 2023 revenues for AXA XL and AXA GI commercial business

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

AXA XL is a division of AXA Group providing products and services through three business groups: AXA XL Insurance, AXA XL Reinsurance and AXA XL Risk Consulting. In the US, the AXA XL insurance companies are: AXA XL Insurance Company Americas, Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and T.H.E. Insurance Company. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions. Information accurate as of May 2025.

AXA, the AXA and XL logos are trademarks of AXA SA or its affiliates. © 2025