

HSBC Insurance Brokers

Death Disablement and Disgrace Insurance



The use of a celebrity as part of a promotional or advertising campaign is now very common. In arranging such a campaign, significant costs can be incurred but the brand can gain huge publicity and profile by being associated with the celebrity. However, should the celebrity die, be injured or disgrace themselves, then the campaign may have to be pulled at significant cost to the brand.

The cover

The policy will pay for:

- The cost of reproducing advertising material with a new celebrity
- Reimbursement of the celebrity fee in order to obtain an alternative celebrity
- Costs of media space already purchased and unused due to the abandonment of an advertising campaign cover is triggered following:

Death of the celebrity – the failure of the Insured celebrity to survive for the duration of the insured campaign or the period of insurance (insurers would require a satisfactory declaration of good health at inception as an absolute minimum requirement).

Disablement of the celebrity – such accident or illness to the insured celebrity which causes the necessary cancellation or withdrawal of the campaign.

Disgrace of the celebrity – any criminal act or any offence against public taste or decency committed by the insured celebrity, or any situation or occurrence directly involving the insured celebrity which degrades or brings that person into disrepute or provokes insult or shock to the community and reflects unfavourably upon the insured campaign or the insured, their principal(s) or product(s).

Although usually retained for celebrities, this cover can also be arranged for non-celebrities. Cover is available on a short period or annual basis.

Cover is suitable for any campaign whether TV, cinema or commercial, promotions, radio, stills, poster, press, newsletter, magazine, brochure, point-of-sale, direct marketing, virals, websites, specialist publications and internet publications.

The HSBC advantage

The media team within HSBC Insurance Brokers have wideranging experience within this sector. With a strong understanding of industry practices, we will ensure that your interests are fully protected through our bespoke policy wording and individual risk assessment procedures.

Further information

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For full details of all products and services offered by the Accident, Health and Contingency practice, please visit our website at: <http://www.insurancebrokers.hsbc.com/accident-health-contingency>

Other Contingency products

Event Cancellation and Non-Appearance

Contingent Terrorism

Prize Indemnity

Contractual Bonus

Adverse Weatherday

Confidential Life

Kidnap and Extortion

Product Contamination and Recall

Political Evacuation

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