

# Intellectual Property (IP) Appetite

IP Products	What it covers	Available	Particularly suited to
Infringement liability	<ul style="list-style-type: none"> <li>Legal defence costs and liability for damages and settlements when third parties allege the insured has infringed their IP</li> </ul>	Globally	<ul style="list-style-type: none"> <li>Manufacturers</li> <li>Importers</li> <li>Exporters</li> <li>Retailers of all sizes</li> </ul>
Enforcement/pursuit cover	<ul style="list-style-type: none"> <li>Legal expenses to fund litigation against those who infringe IP</li> </ul>	Globally excluding USA	<ul style="list-style-type: none"> <li>SMEs</li> </ul>
IP reps & warranty cover	<ul style="list-style-type: none"> <li>Breach of warranties and indemnity requirements such as a breach of title, validity and non-infringement in sale and purchase agreements</li> <li>Other transactions involving the transfer of IP rights</li> </ul>	Globally	<ul style="list-style-type: none"> <li>Large multinationals</li> <li>Companies involved in M&amp;A including advisors</li> </ul>
First party financial loss / business interruption	<ul style="list-style-type: none"> <li>Financial loss arising from: an injunction preventing you from selling your products as a result of IP infringement</li> <li>Loss of IP and trade secret information</li> <li>Invalidation of your own IP rights</li> <li>Challenges to the title or ownership of IP rights</li> <li>Contractual penalties</li> </ul>	Globally	<ul style="list-style-type: none"> <li>Manufacturers</li> <li>Importers</li> <li>Exporters</li> <li>Retailers of all sizes</li> </ul>

## Optional add-ons to products

IP Products	What it covers	Available	Particularly suited to
Contractual liability	<ul style="list-style-type: none"> <li>Contractual indemnities given under contract relating to the use, supply and manufacture of products, services or processes of the insured</li> </ul>	Globally	<ul style="list-style-type: none"> <li>Manufacturers</li> <li>Importers</li> <li>Exporters</li> <li>Retailers of all sizes</li> </ul>
Contractual disputes	<ul style="list-style-type: none"> <li>Legal costs involved in pursuing or defending a breach of contract for example, a licence or distribution agreement</li> </ul>	Globally excluding USA	<ul style="list-style-type: none"> <li>SMEs</li> </ul>
Reputational harm	<ul style="list-style-type: none"> <li>Loss of profit from adverse media coverage</li> </ul>	Globally	<ul style="list-style-type: none"> <li>Everyone</li> </ul>
Cyber	<ul style="list-style-type: none"> <li>Those who have their IP stolen due to a cyber attack</li> </ul>	Globally	<ul style="list-style-type: none"> <li>Everyone</li> </ul>