

# BRAND PROTECTION INSURANCE

*To Protect a Company in the Event of  
the Death, Disablement, or Disgrace of  
a Celebrity Sponsorship or Endorsement*

**For:**

- Sponsorships
- Spokespersons
- Celebrity Endorsements
- And More



## PETERSEN

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## Death, Disablement, and Disgrace



It doesn't matter whether it's an athlete, an entertainer or someone just famous for being famous - if you want to raise a brand's profile quickly, hiring a celebrity is a proven way to do so. However, fame can sometimes turn into notoriety. The media always seeks to uncover celebrity details, and what is exposed is not always flattering. Death, Disablement, and Disgrace coverage provides support for brands that use celebrities or spokespeople to endorse and publicize their products or services. In the event of the brand being brought into disrepute, the policy provides up to an agreed sum, enabling the brand managers to recover costs and expenses of the insured campaign.

### Covered Perils

- **Death** - in case the insured person passes away during the campaign
- **Disablement** - in case an accident or illness befalls the insured person during the campaign which causes a necessary cancellation or withdrawal
- **Disgrace** - in case the insured person commits any criminal act, or any offense against public taste or decency, or if any situation or occurrence directly involving the insured person degrades or brings that person into disrepute or provokes insult or shock to the community and reflects unfavorably upon the campaign or product

### Take the Case of...

A young performer, who just signed a tour contract and a promotion contract for a beverage company. Both the promoter and the beverage company purchased a Death, Disablement, and Disgrace policy to protect their investments and company images. Halfway through the tour, the young performer had a nervous break down and committed numerous acts that were viewed negatively by the community. The tour had to be cancelled and the drink company's advertising had to be pulled. With the Death, Disablement, and Disgrace policies, the promoter was able to recoup the cost of the cancelled shows and the drink company was able to recover costs and expenses of the insured campaign.

# Brand Protection Insurance Application Form

Policy Owner (Company): \_\_\_\_\_  
Address of Policy Owner: \_\_\_\_\_  
Type of Business: \_\_\_\_\_

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## Personal Information

Name of Insured Person: \_\_\_\_\_  
Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_\_  
Occupation Including Duties: \_\_\_\_\_  
Period of Insurance: \_\_\_\_\_

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## Insurability

Please answer the following questions about the insured to the best of your knowledge and provide details.

1. Does the Insured participate in winter sports, other than skating or curling?  Yes  No
2. Does the Insured participate in water or underwater sports?  Yes  No
3. Does the Insured participate in rock climbing or mountaineering?  Yes  No
4. Does the Insured participate in motor sports or motorcycling?  Yes  No
5. Does the Insured participate in any **OTHER** activities excluded by your club contract?  Yes  No

Dates & Details to all "YES" answers to questions #1-5 \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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## Financial Insurability

Requested Benefit Amount: \$ \_\_\_\_\_

**\*\*\* Please include a copy of the signed agreement with this application \*\*\***

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## Declaration (The Applicant must read this before signing)

You should be aware that the policy wording contains exclusions in coverage in respect of AIDS, HIV, suicide, alcohol and drugs. To the best of my knowledge and belief the information provided in connection with this application, whether in my own hand or not, is true and I have not withheld any material fact. I understand that non-disclosure or misrepresentation of a material fact will entitle underwriters to void this insurance. (A material fact is one likely to influence acceptance or assessment of this application by underwriters.)

Policy Owner's Name: \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_