

Insurance For Businesses In The Video Game Industry

What Is Gamelnsure?

Gamelnsure is a bespoke insurance programme specifically designed for businesses operating in the games industry.

The games sector presents its own individual risks and it is imperative that your insurance programme is correctly constructed to ensure that it fully addresses your needs.

What Cover Does The Programme Provide?

Gamelnsure is a seamless package of insurance protection providing cover in respect of:

- Physical Assets
- Business Interruption
- Employers' Liability
- Public/Products Liability
- Professional Indemnity Insurance



Key Features (Professional Indemnity):

Do you develop games or do you supply software or other IT services to the games industry?

Increasing client expectations have seen a rise in litigation within the games sector in recent years. Expensive legal costs and high damages awards have forced some developers to the brink of bankruptcy. Gamelnsure provides you with the peace of mind of an insurance policy to protect against such potential litigation.

Are any of your titles published outside of the UK?



Different countries throughout the world have differing laws and regulations. Gamelnsure can provide protection on a worldwide basis.

Do you work under a written contract with major publishers?

Most major publishers will require you to enter in to a written contract. A material breach of this contract could leave you exposed. Gamelnsure provides wide contractual liability cover.

Do you use third party music or graphics within your games?

Music and graphics are governed by strict intellectual property laws.

Disputes in this area are complex and costly.

Gamelnsure provides IPR Infringement protection.



Might your publisher lose money if you delivered your game late?

Timing of game launches can be critical and in the event of late delivery additional costs can be incurred in relation to cancelled retail space, catalogue slots and missed sales. Gameinsure caters for such claims arising from your negligence.

Are payments to developers dependent on advanced royalty payments?

Disputes involving game specification and delivery can often result in payments being withheld. In such circumstances where litigation is threatened for poor performance, Gamelnsure can pay your outstanding fee where the non-payment is justified and the publisher's claim is likely to exceed the amount you are owed.



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INSURANCE FOR YOUR REPUTATION

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