



MEDIA PERSONALITY, INFLUENCERS AND ENDORSERS PROFESSIONAL LIABILITY

Using social media, public figures have revolutionised the way in which corporate brands choose to communicate with their consumers. The public look up to influencers and place a great deal of weight on what an influencer recommends, supports and formally endorses.

As a result, influencers and endorsers are becoming more exposed to liability through variety of risks such as regulations for sponsored posts or gaining permission from copyright holders prior to posting, resulting in potentially costly litigation, contractual disputes and needless brand reputational damage.

Influencer and Endorser Liability Insurance provides added security and peace of mind to public figures as it responds directly to the increasing and evolving risks of having a brand presence in the on-line marketplace.

Coverage Highlights

Our markets provide specialist tailored protection liability for the start-up; small and high-profile media personalities; influencers; endorsers.

Offering a dedicated Social Media Influencers Protection Wording providing defence and indemnity for damages arising out of:

- Defamation
- Actual or alleged Intellectual Property infringement
- Breach of confidentiality
- Breach of Intellectual Property license
- Negligence
- Unintentional breach of advertising legislation and codes
- Breach of contract coverage for promotional/endorsement and sponsorship activities
- Defence only for regulatory investigations into advertisement disclosure practices

Types of Activity

- Commercial relationships with agencies or brands to promote products or services including any type of on-line following including any natural fan base or influencer community.
- Endorsement arrangements with a major brand
- Blogging or vlogging or running/monetising a YouTube channel
- In-person promotional activities including panels, speeches, lectures or any brand spokesperson activity
- Public appearances as a TV or radio presenter or creator/contributor to a podcast
- Press interviews, event interviews (eg. motion picture premiere), or any type of promotional appearance

Limits: USD 5,000,000 / GBP 5,000,000 / EUR 5,000,000 (or other currency equivalent).

Appetite: Primary & Excess

Locations: Worldwide

Contact us

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