

## MEDIA LIABILITY

The Media and Entertainment industry are like no other and have distinct insurance requirements. Coverage is available for multiple industry sectors from advertising agencies, personal appearance, broadcasters and social media businesses amongst others.

We also provide coverage for individual social media personalities such as influencers and endorsers. Our markets have a wealth of experience in this specialist sector and can cater for the industry needs.

## **Target Industries**

- TV, Film, Webisodes & Theatre Producers E&O
- Music
- Marketing, Advertising and Communications
- Publishing and Broadcasting
- Event Organizers
- Sports & Gaming

## Influencers and Endorsers

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.

Our markets provide specialist tailored protection liability for the start-up; small and highprofile media personalities; influencers; endorser 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



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