Media Liability

Management liability & cyber - coverage overview, limitations and how to get a quote



OVERVIEW

Anyone who publishes content – online, in print or on air – can be sued for defamation, copyright or privacy violations.

WHAT'S COVERED

Defamation
Libel and slander claims from published content.

Copyright infringement
Use of text, images, music or video without rights.

Trademark infringement
Claims over names, logos and slogans in content.

Invasion of privacy
False light, public disclosure and misappropriation.

Defense costs
Attorney fees, often including takedown demands.

Good to know
A written clearance procedure, pre-publication legal review for sensitive pieces and licenses for all music and stock images usually lower the price.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 30+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Patent infringement
- × Breach of contract
- × Intentional infringement
- × Fines or royalties owed under licenses

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Types of media you produce
- Content review and clearance process
- Samples or links to published work
- Prior claims or takedown notices

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/media-liability/

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