

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for advertising and creative agencies. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

CORE **PREVALENT** **SITUATIONAL** — Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Media / Advertisers Professional Liability	Covers infringement, defamation, and errors in creative work.	CORE
☐ General Liability	Covers shoots, events, and premises.	CORE
☐ Cyber / Privacy Liability	Covers client data, tracking pixels, and breach response.	CORE
☐ Workers' Compensation	Covers employees and on-set crews.	CORE
☐ Regulatory Defense (FTC / AG)	Covers deceptive-advertising investigations.	PREVALENT
☐ Hired & Non-Owned Auto	Covers staff driving to shoots and meetings.	PREVALENT
☐ Crime / Funds Transfer Fraud	Covers client funds and fake wire instructions.	PREVALENT
☐ Employment Practices Liability	Covers harassment and termination claims.	PREVALENT
☐ Production Package	Covers equipment, props, and shoot-day losses.	SITUATIONAL
☐ Umbrella	Adds limits for large brand and indemnity claims.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by agencies is contractual indemnity. Agency agreements usually require you to indemnify the advertiser for infringement, but many media E&O forms exclude assumed liability. Confirm the policy covers contractual indemnity for IP claims, and look for exclusions that could catch AI-generated content.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.