CORY WASHINGTON & CO.

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GRAPHIC DESIGN — COVERAGE CHECKLIST

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 graphic designers, branding studios, and design agencies. Priorities reflect typical exposure for this class; confirm against the services offered and how deliverables are created.

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
☐	**Professional Liability (E&O)**	Covers claims that a design error, missed deadline, or print mistake cost the client money.	CORE
☐	**Media / Intellectual Property Liability**	Covers copyright, trademark, and licensing claims over images, fonts, logos, and AI-assisted work — often excluded from basic E&O and GL.	CORE
☐	**Cyber Liability**	Covers breaches of client files and compromised client accounts, and funds-transfer fraud.	PREVALENT
☐	**Commercial General Liability**	Covers client visits and meetings, and is often required by client contracts.	PREVALENT
☐	**Business Personal Property**	Covers computers, cameras, and studio equipment.	PREVALENT
☐	**Workers' Compensation**	Required in most states with employees.	SITUATIONAL
☐	**Hired & Non-Owned Auto**	Covers driving to client sites and shoots in personal vehicles.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is intellectual property coverage. A basic professional liability policy may not cover a claim that a logo infringes someone's trademark or that a stock image or font was used beyond its license, and general liability usually excludes IP. AI tools add a new wrinkle: the U.S. Copyright Office concluded in 2025 that prompts alone do not make someone the author of AI output, so a client may not be able to own purely AI-generated elements it paid for. Designers should confirm their policy includes media or IP liability and review how it treats AI-assisted work.

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.