CORY WASHINGTON & CO.

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INFLUENCER & CONTENT CREATOR — 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 influencers, streamers, podcasters, and content studios. Priorities reflect typical exposure for this class; confirm against the content categories and revenue sources.

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 Liability**	Covers defamation, copyright, privacy, and right-of-publicity claims from content — general liability usually excludes them.	CORE
☐	**Professional Liability (E&O)**	Covers claims from brands that a campaign was not delivered as agreed, or caused them loss.	PREVALENT
☐	**Cyber Liability**	Covers account takeover, data breaches, and extortion affecting channels and audience data.	PREVALENT
☐	**Commercial General Liability**	Covers injuries at shoots, events, and meet-ups; many venues and brands require it.	PREVALENT
☐	**Products Liability**	Needed for own-brand products (merch, supplements, cosmetics).	SITUATIONAL
☐	**Equipment / Inland Marine**	Covers cameras, lighting, and computers, including while traveling.	PREVALENT
☐	**Event Liability**	Covers live events, tours, and meet-ups with crowds.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states if the creator has employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is media liability. Creators often carry a basic business policy, but general liability usually excludes claims that content defamed someone, used copyrighted music or footage, or invaded privacy — the claims creators actually face. Sponsored content adds regulatory exposure: FTC civil penalties exceed $53,000 per violation, each undisclosed post can count, and class actions over hidden partnerships have sought over a billion dollars from brands, which then look to creators' contracts. Brand agreements should include indemnity, and disclosure should be built into every post.

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.