CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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MARKETING AGENCY — 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 marketing, advertising, and digital agencies. Priorities reflect typical exposure; confirm against campaigns and media spend.

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 / Professional Liability**	Covers infringement, defamation, and campaign-performance claims.	CORE
☐	**Cyber Liability**	Covers breaches of client data and notification costs.	CORE
☐	**TCPA Coverage**	Covers text and call campaign claims — excluded from most policies.	SITUATIONAL
☐	**Crime / Social Engineering**	Covers client media funds lost to fraud.	PREVALENT
☐	**Business Owners Policy / GL**	Covers office premises and property.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for campaigns the agency runs for clients. Text and call campaigns expose agencies to TCPA damages of $500 to $1,500 per message, and influencer and review campaigns draw FTC scrutiny — claims many media policies exclude. Agencies should confirm what their media liability covers, keep consent records, and require clients to substantiate their own claims.

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.