

Pull out your current media or advertising liability policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited or excluded · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Defamation (Libel & Slander)	Covers claims that your content harmed someone's reputation — the core of the policy.	STANDARD
☐ Copyright & Trademark Infringement	Covers claims over music, photos, video, slogans, and logos used in your content.	STANDARD
☐ Invasion of Privacy & Right of Publicity	Covers using a real person's name, image, or voice without permission.	STANDARD
☐ Defense Costs	Confirm defense is covered even when you win — media suits are costly to defend.	STANDARD
☐ Social Media & Influencer Content	Confirm posts by paid influencers and on all platforms are covered, not just your website.	OFTEN LIMITED
☐ Advertising Claims (False Advertising)	Claims that ads were false or misleading are often excluded or sublimited.	OFTEN LIMITED
☐ Content Created with AI Tools	Some policies exclude or limit AI-generated content — confirm it is not carved out.	OFTEN LIMITED
☐ Contractual Liability / Client Indemnity	Covers indemnities you give clients or platforms — often excluded unless added.	OFTEN LIMITED
☐ Work by Freelancers & Agencies	Confirms content made for you by others is covered.	IF NEEDED
☐ Privacy & Data Collection	Covers claims from tracking pixels, contests, and email lists — may need cyber coverage.	IF NEEDED
☐ Worldwide Coverage	Needed if content reaches or is sued on outside the U.S.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The gap most often missed in media coverage is music and images used on social media. Many businesses assume a song in a platform's library or a photo found online is free to use, but those libraries are licensed for personal posts, not brand advertising — one energy drink company was found liable for hundreds of videos. Some policies also exclude intellectual property claims or limit them to your own website. Confirm the policy covers copyright claims on every platform you use, and keep licenses on file for every asset.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.