CORY WASHINGTON & CO.

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PODCAST BUSINESS — 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 podcasters, networks, and podcast production companies. Priorities reflect typical exposure for this class; confirm against the content and distribution agreements.

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, invasion of privacy, and copyright or trademark claims from episodes — GL usually excludes them.	CORE
☐	**Professional Liability (E&O)**	Covers claims from brands and clients that production or ad reads weren't delivered as agreed.	PREVALENT
☐	**Commercial General Liability**	Covers studio visitors and live shows; venues and networks often require it.	PREVALENT
☐	**Cyber Liability**	Covers account takeover of feeds and channels and listener data.	PREVALENT
☐	**Equipment / Inland Marine**	Covers microphones, mixers, and recording gear, including on the road.	SITUATIONAL
☐	**Event Liability**	Covers live shows before audiences.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is media liability. Most podcasts have no editor or lawyer reviewing what hosts and guests say, and defamation suits now name hosts' companies as well as hosts. A Canadian podcast network paid about CAD $885,000 in 2026 after a court found it had documents contradicting its claim and hadn't contacted the subject first. General liability typically excludes these claims. Fact-checking, contacting subjects, guest releases, and licensed music are the core defenses.

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.