

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 public relations and communications firms. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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 / Communications Professional Liability	Covers defamation, privacy, and negligent misstatement.	CORE
☐ General Liability	Covers events, press conferences, and premises.	CORE
☐ Cyber / Privacy Liability	Covers breaches of embargoed or confidential material.	CORE
☐ Workers' Compensation	Required for employees.	CORE
☐ D&O (Private Company)	Covers conspiracy and interference claims against principals.	PREVALENT
☐ Employment Practices Liability	Covers departing-partner and poaching disputes.	PREVALENT
☐ Crime / Social Engineering	Covers fraudulent wire requests.	PREVALENT
☐ Hired & Non-Owned Auto	Covers travel to media events.	PREVALENT
☐ Regulatory / SEC Defense	Covers IR-related subpoenas and proceedings.	SITUATIONAL
☐ Umbrella	Adds limits for high-profile defamation claims.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by PR firms is the securities and intentional-acts exclusion. Many media E&O policies exclude securities-related statements and knowing acts — exactly what IR release cases and smear-campaign allegations involve. Firms with IR work should negotiate a securities carve-back and defense until final adjudication.

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.