

What is Media Liability Insurance?

Media Liability Insurance protects you against claims arising out of the gathering and communication of information. Media Liability Insurance provides very valuable coverage against defamation and invasion of privacy claims as well as copyright and/or Trademark infringement.

Media Liability Insurance can be categorized as Errors and Omissions in the written or spoken word resulting in claims alleging financial loss as a consequence. Media Liability Insurance can also be called Communications Liability Insurance and can be synonymous with Multi Media Liability insurance.

Who Needs Media Liability Insurance?

Any company that distributes information to the public via a web site or other means of communication (desktop publishing, email) now faces the exposures of a traditional publisher.

- Publishers and broadcasters of instructional material
- Trademark infringement, personal injury liability or unfair competition claims
- Electronic transmission
- Researching, exhibition, serialization and material distribution services
- Electronic publishing services and any other entity engaged in preparing materials for publication and republication
- Television and radio stations, motion picture companies, cable and satellite broadcasters
- Advertising Industries

Why is it needed?

Although new media and other publishers worry about claims like libel and copyright infringement, attorneys and insurers have seen a dramatic rise in the last few years in the number and severity of claims for Media Liability errors and omissions. Unlike traditional claims involving allegations of libel, copyright infringement, invasion of privacy, piracy and plagiarism, Media Liability errors and omissions claims seek to impose liability on the publisher for physical injuries or economic loss allegedly caused by some error or negligent publication in the ideas or expressions contained in the published material.

Often, a claim or lawsuit may not involve a clear error or omission. For example, a client is not happy with the result and brings a claim to obtain a different result or avoid paying a fee. Media Liability Insurance typically pays for the cost of defending this type of claim.

Media Liability Insurance Coverage includes:

- Defamation Product defamation
- Personal disparagement Invasion or infringement