

INFLUENCERS

The New Up & Coming Media Liability Exposure



We all are familiar with the risk classes that normally need Media Liability coverage, like the news/broadcasting networks, newspaper companies, magazine companies, movie companies and authors to name a few. What you may not be as familiar with are influencers, also known as content creators. Social media has helped catapult influencers, seeking fame, massive followers and a steady income, into Media Liability exposures.

You may think that only those with large followers or that are very famous have this exposure. In reality, anyone who has an opinion and expresses it on social media or creates content on social media has an exposure. Whether they are blogging, creating videos, or chatting they are creating a large media exposure for themselves and likely are not aware that they need this coverage. Their use of pictures, images or even music without permission can violate company trademarks, licensing and/or intellectual property belonging to those companies or photographers. Their failure to disclose that they are benefiting financially from their posts can also become a claim.

COMMON CLAIMS FOR INFLUENCERS

Claims for influencers can range from copyright infringement, libel, slander, to not disclosing benefiting financially from the posts.

There are also many cases where just simply using a photo without the proper licensing/permission can result in a lawsuit.

**Reach out to one of our brokers to see how we can help protect your insureds,
that are influencers, from Media Liability!**

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