

## **How to Find and Secure Media Liability Insurance**

### **□ Understand Your Content Risks**

- Identify the type of content you produce (e.g., videos, blogs, podcasts).
- Determine if you use third-party materials (music, video clips, brand names).
- Consider if you provide advice or publish opinions that could be legally risky.

### **□ Look for Specialized Providers**

- Research insurers who specialize in media or digital content creators.
- Find providers that understand the unique risks of creators, agencies, or media professionals.

### **□ Request Multiple Quotes**

- Contact a few insurers with details about your content (type, audience size, publishing frequency).
- Mention any collaborations with brands or businesses to help insurers assess your needs.

### **□ Compare Coverage Details**

- Review what's covered, beyond just the price.
- Ensure the policy protects against copyright infringement, defamation, and legal defense costs.
- Check for any exclusions or coverage limits that may affect you.

### **□ Ask Questions Before Committing**

- Speak directly with an agent to clarify any uncertainties.
- Ask about scenarios, deductibles, and how claims are processed.

### **□ Review and Purchase Your Policy**

- Choose the policy that aligns with your content and budget.
- Thoroughly read the policy terms before signing.

☐ **Review Annually**

- Reassess your coverage yearly, especially as your brand and content evolve.
- Ensure you're still properly protected against any increased risks.

You can now check off each box as you go through the process!