



# The Influencer

a new product for companies partnering with influencers

**As more companies engage influencers to promote their brand, a critical coverage gap has emerged. The insurance industry has not yet adapted to this new business model or addressed the unique insurance needs of influencers. If an influencer inadvertently includes unlicensed or otherwise problematic material in branded content, the company could be exposed to legal action. With the introduction of *The Influencer*, companies can rest assured, knowing the influencers in their employ have proper coverage.**

QBE's new innovative media liability product, *The Influencer*, requires a mandatory learning module and verification, for influencers, as a condition of coverage. This program is designed to protect companies from a variety of legal risks associated with influencer content. By ensuring that influencers receive verification before a promotional campaign launch, QBE's coverage helps brands minimize potential liability.

#### The learning module includes:

- Educational video covering advertising best practices and legal principles such as copyright, trademark, defamation and right of publicity
- 12 question knowledge check quiz
- Verification and branded content best practices sent to influencer upon passing

Once verified, the influencer can be added into the program by the brand they are promoting. The policy will protect both the company and the influencer against liability arising from the promotional content created by the influencer on behalf of the company.

Contact us today to learn more about *The Influencer*, targeted to all businesses who partner with influencers to promote their brand:

#### Chris Cooper

SVP, Head of US Media and Professions  
[chris.cooper@qbe.com](mailto:chris.cooper@qbe.com)  
212.894.7796

#### Daniella Granata

VP, Head of Media  
[daniella.granata@qbe.com](mailto:daniella.granata@qbe.com)  
212.894.7691

#### Suzie Gulley

AVP, Underwriting  
[suzie.gulley@qbe.com](mailto:suzie.gulley@qbe.com)  
913.620.1122