Financial Lines

Media Liability

Media moves fast—your coverage needs to keep pace. With new technologies, shifting regulations, and increasingly complex risk, QBE goes beyond standard coverage. Our team of seasoned underwriters understands the nuances of media liability and partners with you to craft solutions that anticipate challenges—not just react to them. Backed by deep industry insight and a commitment to innovation, we help you stay protected so you can focus on creating, connecting, and leading with confidence.

Media Liability

Our simplified policies can be combined with cyber and MPL primary or excess coverage and offer the following key coverage features:

- Media liability – occurrence and claims made options:
  - – All risk policy, including coverage for allegations of copyright or trademark infringement, defamation, false light, invasion of privacy, and misappropriation of name or likeness, and express coverage for Fourth Amendment violations arising from news gathering activities
  - – No insured v. insured exclusion, allowing claims for internal copyright ownership disputes
  - – Negligent publication or contextual E&O coverage, including carve-backs for body injury/property damage
  - – Broad carve-backs to the contractual exclusion, including failure to provide credit and misappropriation of ideas under implied contract
  - – Automatic advertising content coverage, including related social media usage
  - – Coverage for costs associated with prosecuting a copyright or trademark declaratory relief action
  - – Affirmative coverage for fair use available via endorsement
  - – Retraction/correction control retained by insured
  - – No penalty for refusal to reveal source or documents

QBE is a global insurance leader
focused on helping customers solve unique risks, so you can focus on what matters most.

Over **13,000** employees located in **26** countries

AA-	AA-	A (Excellent)
Standard & Poor's	Fitch	A.M. Best*

Forbes Global 2000
list of public companies

- Insured has settlement authority up to 100% of retention
- Reporting requirement limited to knowledge by senior management
- No hammer clause
- Full worldwide coverage – wrongful acts anywhere, claims brought anywhere
- Non-cancelable by QBE except for non-payment of premium
- Non-rescindable policy
- Fraud exclusion carve-back for content reviewed and approved by First Amendment counsel
- Policy exclusions = full severability
- 100% defense cost allocation – includes both covered and uncovered matters
- Duty to defend
- Automatic Additional Insured coverage
- Title, music copyright, film clip and stock footage coverage is included
- Material created by AI is automatically covered
- Available enhancing endorsements include:
  - Subpoena Defense- protects Insured from subpoenas seeking disclosure of information acquired during content creation
  - First Amendment- protects Insured from governmental actions that seek to suppress constitutional rights
  - Reporters Shield - protects Insured from fines or penalties for good-faith refusal to disclose sources or materials
  -Consumer Protection SLAPP- protects Insured from consumer protection claims targeting protected speech

Claims

- Our in-house, dedicated Media claims team brings more than 24 years of media claims experience coupled with industry specialization and a commitment to superior pre- and post-loss service.
- Exclusive legal panel provides clients with the highest quality legal advice with expertise in various media liability issues, including first amendment and intellectual property law
- Easy claim reporting at qbe.com/us/professional-liability

Underwriting appetite

QBE focuses on creating solutions for our clients through a detailed underwriting appetite with no limit on size of risk.

Target classes

- Radio and television broadcasters/cable or internet channels
- Podcasts
- Newspapers (print and digital)
- Personal appearances
- Book and magazine publishers (print and digital)
- Video and TV/film productions, including documentaries
- Library acquisition and development and film/video distributors
- Advertising agencies
- Music: larger/established artists & distributors plus work-for-hire composers of film/tv/entertainment (primary & excess)

Ask about our Influencer coverage

The Influencer by QBE fills a critical gap in the market by protecting companies that work with influencers. The policy covers media liability claims arising from influencer-created content — helping brands manage risk.

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- QBE has been underwriting media liability in the U.S. for over 13 years and our dedicated media underwriters average over 10 years of industry experience. This depth of expertise reflects our long-standing commitment to the sector, enabling us to deliver responsive service without compromising underwriting discipline or accuracy.
- Find out more about QBE Financial Lines and find our forms at qbe.com/us/professional-liability.

For more information, please contact one of these QBE representatives:

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