



The Influencer application



IMPORTANT NOTICE

This application is intended to be completed by a company that engages influencers to promote their products or services. This application is not to be completed by any individual influencers or advertising agencies acting on behalf of another company. The Influencer is only available to companies domiciled in the United States, and only influencers domiciled in the United States are eligible to be added for coverage.

Applicant Information

Company Name (Applicant):

Mailing Address:

Contact Email:

Broker Name & Contact:

Description of Applicant's Operations:

Risk Manager Contact (if available):

Name:

Email:

Phone:

Campaign & Compliance Overview

Influencer Selection Process

Provide detailed information on how your company identifies, evaluates, and engages influencers for advertising campaigns. Include the following:

Selection Criteria

What factors do you consider when choosing influencers (e.g., audience demographics, engagement rates, content quality, brand alignment, geography, language, platform mix)?

Due Diligence

Do you conduct background checks or review influencers' prior content for compliance with advertising and media laws and your brand standards?

Yes No

If yes, describe the process (e.g., lookback period, keywords/flags, legal/compliance review):

Approval Process

Who within your organization approves influencer partnerships (e.g., marketing, legal, compliance, executive)?

Third-Party Involvement

Do you use agencies or intermediaries to source influencers?

Yes No

If yes, describe their role and how you oversee their activities (e.g., SLAs, audits, approvals):

Guidelines for Influencers

Do you supply formal guidelines to influencers?

Yes (please attach) No – if not, describe the instructions typically provided.

Overview / Key points (if no formal guideline is attached):

Disclosure Practices

Do you require influencers to label each post as an advertisement with clear and conspicuous disclosure?

Yes No Sometimes – please explain

If “Yes” or “Sometimes,” describe how you verify disclosure (e.g., pre-approval, monitoring, tooling):

Review and Approval

Do you review and approve the content before the influencer posts it?

Yes No Sometimes – please explain

If “Yes” or “Sometimes,” describe the review and approval process:

Policies and Oversight

Describe your company’s policies and procedures for staying informed about advertising and media law, including how updates are incorporated into internal practices.

Describe the steps your company takes to review and monitor influencer content to ensure alignment with your standards and applicable regulations (e.g., pre-publication reviews, keyword/claims review, post publication sampling, escalation/correction workflow).

Sample Contract

Please attach a sample contract your company uses with influencers or with any third-party entity engaged to manage influencer relationships.

Influencer Engagement Metrics (if available)

Estimated number of Influencer Contracts executed per year:

Average number of posts per Influencer Contract:

Average spend per Influencer Contract:

Estimated number of distinct branding campaigns launched per year:

Claims History

Has your company suffered any loss or received any claim (successful or not) arising from influencer-generated content?

Yes – please provide full details

No

Details (if yes):

Are you aware of any influencer contracted on your behalf who has suffered a claim arising out of such contracted content?

Yes – please provide full details

No

Details (if yes):

Fraud Warnings

The Applicant must review the attached Notice to Policyholders Fraud Warning. By signature below, the Applicant acknowledges the Notice to Policyholders Fraud Warning provided by the Insurer that is applicable to the Applicant's state of residency.

Signatures

I declare that I have examined this Application and accompanying supplements and materials, and to the best of my knowledge and belief, after reasonable inquiry, they are true, correct, and complete. I understand that if any of this information changes prior to the issuance of the insurance applied for that I am obligated to notify QBE of such changes and that QBE may modify or withdraw any proposal for insurance. QBE is authorized to make inquiry in connection with this Application.

This Application must be signed by any one of the following officials of the Applicant: Managing General Partner; General Partner; Managing Partner; Managing Director; Chief Financial Officer; or General Counsel.

**If you are electronically submitting this document, apply your electronic signature to this form by checking the Electronic Signature and Acceptance box below. By doing so, you agree that your use of a keypad, mouse, or other device to check the Electronic Signature and Acceptance box constitutes your signature, acceptance, and agreement as if actually signed by you in writing and has the same force and effect as a signature affixed by hand.*

Electronic Signature and Acceptance

Authorized Representative:

Title:

Date:

Influencer Onboarding Instructions (Brand Action Required)

Once coverage is bound, your company must direct all contracted influencers to the Influencer Learning Module <https://influencer.qbe.com> to complete an educational video/quiz and receive verification. Coverage for influencer-specific activities will not incept for an individual influencer until the Learning Module is successfully completed/verified and confirmation of binding is received.

Brand Steps:

1. Direct Influencer to Learning Module: Send each contracted influencer the Learning Module link: <https://influencer.qbe.com>.
 - a) Influencer Completes Learning Module: Influencer registers using their email address, watches ~30-minute educational video, and successfully completes quiz.
 - b) Influencer Receives Verification: Influencer receives a completion confirmation email from QBE.
 - c) Influencer Forwards Verification Email to Brand.
2. Confirm with broker/QBE: Share the list of verified influencers (name + email address) with your broker/QBE contact to confirm status and finalize any required endorsements/schedules.
3. Ongoing updates: For new or replacement influencers, repeat steps 1–2 prior to campaign go live.

Submission Instructions

- Submit completed application to: multimedia.us-box@us.qbe.com

Attach:

- Influencer guidelines (if available)
- Campaign documentation (if relevant)
- Sample contract (influencer or third-party engagement)
- Include broker contact and any preferred terms if known

The Ins & Outs for Branded Content

Ins:

- Natural background
- Copyright free music
- Logo-free clothing
- Filming alone
- Original concepts
- Honesty
- Transparency

Outs:

- Artwork in background
- Copyrighted music
- Clothing with logos
- Filming in public
- Tattoos
- Using generative AI
- Lying/exaggerating
- Ambiguity