



Lloyd S. Berkett Insurance Agency, Inc.

TEMPLE TOPICS - NEWSLETTER

MEDIA LIABILITY

USE OF OTHER'S INTELLECTUAL IMAGES AND IDEAS

Certain images and wording either have a copyright or trademark and your use without permission of the owners could result in legal action against the Temple. This type of copyright and/or trademark violation is not covered under your insurance. It is a standard exclusion in all general liability policies, so the exclusion is not unique to your insurance company.

While general liability policies provide a coverage called advertising liability, it only relates to bodily injury and property damage arising out of your advertising. It does not cover claims for the wrongful use of an image, or the wrongful use of someone else's intellectual property.

Coverage is available for these types of claims, and we would be happy to discuss this coverage with you. This type of media liability requires a content review before you publish the images. Whether you want to explore media liability or not, our suggestion is that you obtain clearance or licensing from counsel or owner of the media any time you want to use an image.

I am sure a lot of organizations have used images without permission of the owner and not faced repercussions; however my only concern is for your organization.

Please note nothing above is intended to be a strict interpretation of the policy, but is intended as an overall review of a potential problem.

For a more complete discussion of the things you can do to protect your Temple call us at 1-800 BERKETT. We are a leader in providing insurance services to Temples. We are here to help.

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