



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 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 carrier.

While general liability policies have 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 someone else’s intellectual property.

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

I am sure a lot of organization have used images like this (or other characters), but my only concern is for your organization. I didn't want you to think I was singling you out.

Please note nothing above is intended to be a strict interpretation of the policy, but 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 **800 BERKETT**. We are a leader in providing insurance services to Temples. We are here to help.

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