

	FMCA POLICIES AND PROCEDURES	INDEX NO. 3027/A	APPROVAL LEVEL EB
	SUBJECT Media Liability Insurance Coverage Addendum	EFFECTIVE 5/19	SUPERSEDES 5/06
	SPECIAL DISTRIBUTION		

MEDIA LIABILITY

This coverage applies to area rally programs and daily bulletins, area and chapter Web sites and newsletters published by chapters, areas, associations or cooperatives of FMCA. Coverage includes defamation, disparagement, harm to character, reputation, invasion of privacy, copyright infringement, libel, slander, outrageous conduct, plagiarism and advertising liability. A chapter or area is responsible for informing FMCA if they have a Web site in order for coverage to be provided. Web sites used solely as bulletin boards or chat rooms are not covered. Area and Chapter Web sites must be reported to the insurance company to be covered by the policy. A deductible of \$10,000 applies to each claim.