



Libel Insurance Program Sponsored by Newsletter Electronic Publishers Association

- Limits available from \$1,000,000 to \$15,000,000
- Coverage underwritten by National Casualty Company, a Nationwide® company
- Occurrence form
- Coverage includes
 1. Personal injury (libel, slander and other forms of defamation; invasion of privacy)
 2. Infringement of intellectual property rights (copyright infringement; trademark infringement; misappropriation of ideas)
 3. Contextual errors and omissions - defective advice; incitement; (contingent bodily injury and property damage - option available for an additional premium)
 4. Can provide coverage for online publishing
- Covers punitive damages (where permitted by law)
- Insured has voice in selection of counsel
- Defense outside the limit of liability form available in most jurisdictions (carrier retains choice of counsel)
- One self-insured retention for all claims arising out of an occurrence (a publication or series of publications about the same subject)
- Rating based primarily on number of publications and frequency of circulation
- NEPA members are eligible for preferred rates. Additional credits are available if members are enrolled in NEPA's publication counseling program
- Minimum policy premiums may be as low as \$2,000

For additional information on this NEPA-sponsored program contact:

NEPA offices at (703) 527-2333 or

Carolyn Fry with Media/Professional Insurance at (816) 292-7226

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This factsheet is intended only to provide a quick review of program features.
It does not amend or extend an actual policy, which is the controlling insurance document.