

Insurance Coverage Is Not Guaranteed For Social Media Mistakes
4 Important Points You Must Know

- The U.S. Supreme Court and lower courts classify social media as a **"high liability" broadcasting medium** that can cause permanent reputational injury and other harm.

- Courts rule that most social media cases are **willful acts, not unforeseen accidents, or mere negligence**. This opens the door for insurers to deny claims based on the “intentional acts exclusion rule”.

- Using the defense of unintended injury will not work in social media cases. Courts rule that you knew or should have known that social media can reach billions of people and creates a permanent digital footprint. **The fact that you were unaware of the new federal speech or privacy laws is irrelevant.**

- The average social media related damage award is **over $500,000**. You pay out of pocket for attorney fees and legal damages.

- Even if you were in a jurisdiction that allowed insurance coverage for a social media speech mistake, **you would pay a hefty deductible and your premiums would skyrocket.**

Questions? Call 954-748-7698
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