



Advertising the Safe Way

That new signage outside your office is the talk of the town.

Congratulations!

It's no wonder that advertising forms a critical element in some companies' success. For most businesses, however, it's an incidental activity that's not part of the firm's primary business.

To Brent's home page: www.brentkelly.net

All advertising involves a risk exposure.

In many cases, your commercial general liability policy will include advertiser's liability protection. But please be aware that this coverage is limited.

For coverage to apply, a business injury must have been suffered by another party as a result of certain specific actions that occur during the course of a company's advertising activities.

Among the most common activities are:

- Oral or written publication of material that slanders or libels another;
- Oral or written publication that violates a person's right of privacy;
- Misappropriation of advertising ideas or style of doing business; and
- Infringement of copyright, title or slogan.

If your company has a potential advertising liability exposure that might fall outside of these areas, you might need specific coverage.

In any case, it's always a good idea to review coverage limits so that you're aware of the risks that you might face - whether you decide to insure them or not.

Give me a call today at (309) 662-2100 for a free review of your business coverage.

Written by Brent Kelly, Clemen's Insurance, 2806 E. Empire St., Bloomington, IL 61702