

DIGITAL LENDING AND PATRON RECORDS

A lending error can breach rights.

You license or digitize titles for reading, streaming or lending. Access permissions need accepted media/IP terms, alongside service errors and patron records; replacing a scanner differs from restoring files.

RISKS WORTH DISCUSSING

- 01 Rights disputes over digital title access
- 02 Exposure of patron borrowing records
- 03 Physical damage to digitization equipment

Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Cyber liability

Covered patron-data response and privacy claims.



Professional liability

Claims under accepted lending/media-service terms.



General liability

Covered injury at accepted digitization premises.



Commercial property

Insured owned scanners after covered physical damage.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com