

MEMBER POSTS, ADVICE AND MODERATION

A forum post can prompt a claim.

You host member discussions and moderate specialist content. Accepted media/advice terms must fit actual roles; private messages, member disputes and your staff employment claims are different interests.

RISKS WORTH DISCUSSING

- 01 Allegedly defamatory member posts
- 02 Claims over moderator or operator advice
- 03 Exposure of stored private messages

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Coverage worth discussing



Professional liability

Claims under accepted forum/media/advice terms.



Cyber liability

Covered member-data response and privacy claims.



General liability

Covered nonprofessional office physical claims.



Employment practices

Covered employment claims for accepted insured staff.

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

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