

Insurance

Any producer distributing programming over the PRSS or the PRSS website must be protected against claims that may arise from the broadcast, electronic distribution, and/or other transmission of a program or related material. Each producer is required to be covered by a multimedia liability policy with a minimum limitation of liability of \$1,000,000. You can either obtain this insurance yourself, or if you distribute programming over the satellite system, pay to participate in a group policy covering the PRSS. The current rate to participate in this policy is \$16 per transmission hour (or any part thereof), or \$1,225 for annual coverage. For those purchasing annual coverage through the policy covering the PRSS, the \$1,225 premium is due in advance.

NPR and Marsh USA, Inc., administer this multimedia liability policy for users of the PRSS. Subject to applicable deductibles and conditions, this coverage pays for liability arising out of:

- defamation
- invasion, infringement, or interference with rights of privacy or publicity
- infringement of copyright or trademark

Subject to certain conditions and exclusions of the Insurer, the current insurance policy provides media perils coverage for programming or other informational content (including but not limited to audio, printed, electronic, or Internet) provided by covered registered sources to and distributed by means of satellite facilities, electronic, or Internet transmissions via the PRSS. The present policy limit is \$1,000,000 for each loss and for each policy period, with a \$5,000 deductible for each loss. You will be billed monthly for insurance along with other charges related to the distribution of your program(s).

If you distribute programming over the satellite system and pay to participate in the policy covering the PRSS, you are automatically included for any program or other material distributed via the PRSS website. However, if you do not distribute programming or other material over the satellite system, but only via the PRSS website, you cannot participate in the policy covering the PRSS and must certify that you have obtained your own multimedia liability coverage with a minimum \$1,000,000 limitation of liability.

If you distribute a large volume of programming, you may want to get your own annual insurance coverage. For more information on this, please contact an independent insurance broker or:

Marsh USA, Inc.
1255 23rd Street, NW, Suite 400
Washington, DC 20037
Phone: 202.263.7681 Fax: 202.263.7700

Please keep in mind that in order to avoid being billed the hourly rate, producers with annual policies must send NPR Distribution a certificate of insurance stating the effective date of the policy. It is also the producer's responsibility to submit updated copies of the certificate when a policy is renewed.

If you are part of a self-insured state institution and are prohibited by state law from obtaining insurance, you must notify Business Affairs in writing at the time you register. Failure to notify us of your self-insured status will result in your being billed at the hourly rate for insurance coverage.

If you have any questions, please contact Business Affairs at 202.513.2618 or via [email](#).