

NEW MEDIA: LIABILITIES AND INSURANCE COVERAGE



Warsaw, 13 April 2018



Introduction

New Media

- 1. Web sites
- 2. Blogs
- 3. Social Networks





Introduction

Traditional Media

- 1. Newspapers
- 2. Magazines
- 3. Radio
- 4. Television













Possible (new) risks

- > Copyright, intellectual property and trademark issues
- > Privacy implications
- Advertising
- Other problems and liabilities: cyber securities / use of Domain names



Defamation



Publishing a (defamatory) content on a new media might have a snowball effect:

- The piece of news might potentially reach a huge number of people
- It can be reproduced by several other, maybe smaller, media companies on the web
- It may remain fully accessible for several years or maybe forever
- It may appear, as a short extract, on the most important search engines



Right to be forgotten

- European Court of Justice 13 May 2014
- Google case





Possible insurance coverage

Defence and settlement fees for lawsuits that accuse policyholders of libel, slander, defamation, violation of right of privacy, unfair competition or infringement of copyright





The situation in Italy

Defamation is still considered as a crime in Italy

Criminal Code: Art. 595

Press Law (No 47/1948): Art. 13

Art. 1900 Civil Code: exclusion of cover of wilful misconduct

Rare cases of Insurance policies



