
Freelance Writer Insurance — Frequently Asked Questions

Have a question that's not answered below? Please [contact us](#) so we can help!

Getting a Quote

1. Can I get a quote over the phone?

We are unable to provide quotes over the phone. All quotes are provided online through our [website](#). The quote is tailored to the information you provide. It only takes a few minutes to receive a quote.

2. Writing is not my full-time occupation. Is that okay?

Yes, that's okay. Please choose the writing activity that best fits what you do.

3. Is there a description of all the different occupations that are covered?

Yes, there is a list on our website at <https://dinghy.us/writer-occupations-insured/>.

4. Can I choose more than one occupation?

Yes, you can cover up to 5 occupations under one policy; however, please check the list of occupations as you might find that you can use a more generic occupation of "writer" to cover some of your activities.

5. Should I choose more than one occupation?

It depends on what you do. "Writer" or "author" are the broadest categories that cover a wide range of writing activities. However, you must always specify "journalist," "blogger" or "columnist" if you do those activities. In some instances, being more specific, such as selecting "essayist" instead of "writer" (if it accurately describes the work you do) may give you a slightly less expensive quote.

6. Do you insure people writing memoirs, also known as memoirists?

Yes, we do. Please select "writer" as your occupation to get a quote.

7. I'm a grant writer. Can I buy insurance?

At the present time, we don't insure grant writers. If you'd like us to let you know if that changes, please [contact us](#) and let us know the best way to notify you.

8. It won't let me enter my exact address; for instance, I have a PO Box or a Suite number that isn't there.

We use a Google Maps plugin and unfortunately some addresses don't automatically populate. Please enter the closest address you can and then [contact us](#) with your correct address so we can have that added to your file. It will not affect your policy and will only be used if we ever need to mail you something.

9. What do I enter as my start date? For instance, I've been writing for 10 years but only started my company 1 year ago.

Please enter the oldest date — in other words, the date of the first time you started freelance writing, even if it was before you had an LLC.

10. I have only just started up, so I don't have any revenue last year. What should I enter?

Please make an educated guess as to what you think your revenue will be this year.

11. Should I enter my gross or net revenue?

Please provide your gross revenue and only include revenue that is related to your writing work.

12. Writing is not my only occupation. Do you want my total revenue from all my work?

No, we only want to know about revenue related to your writing work.

13. If my revenue changes throughout the year, do I need to update my revenue?

No, any revenue changes will be addressed when it's time to renew your policy.

14. I sell books via an online retailer, like Amazon. Does that count as having more than 20% from a single client?

No. This question relates to if you have a contract with a specific person or entity to provide services directly to them. For instance, writing articles for a particular magazine.

15. I don't have any clients. What do I answer for, "Do you always use contracts with clients?"

If you don't have any clients today, please answer what you would do if you did have a client in the future. For instance, if you would always use a contract, please answer "always."

16. What is meant by "investigative journalism?"

Investigative journalism means researching people or companies and trying to uncover illegal or immoral practices and exposing them to the public. For instance, if you were researching the Theranos case and brought it to public attention. However, now that it is in the public arena, writing about it today is not considered investigative journalism.

17. I'm a member of the Authors Guild or the Freelancers Union. Do I get a discount?

We value our partnership with the Authors Guild and Freelancers Union; however, we are unable to provide discounts to members. Insurance is a highly regulated industry and our pricing is agreed upon with each state that we operate in.

18. I live outside the U.S. Can I buy a policy?

The policy is only available to U.S. citizens or U.S. companies. If you live outside the U.S., but operate a U.S. company that is producing your writing, then you can buy a policy. But if you live and work from anywhere outside the U.S., then unfortunately you cannot buy a policy.

19. Do you insure people or businesses in all 50 states?

We cover writers in 45 states. We do not currently insure writers in Alaska, Hawaii, Kentucky, Vermont or Wyoming.

20. Do you charge extra for paying monthly?

No, our policy pricing is the same price if you pay annually or monthly.

Who Can Be Insured?

21. My partner and I have an LLC. Do we need one policy or two?

If you are both Directors, or if one is a Director and the other is an employee, of the same business, then the business can buy one policy, which covers the writing of the Directors and employees.

22. I write with a co-author. Can we be covered by one policy?

If you are two separate individuals, you will need two separate policies. The only time you can buy one policy to cover two people is if they are both Directors, or if one is a Director and the other is an employee, of the same business. Then the business can buy one policy which covers the writing of the Directors and employees.

23. Can I buy a policy without an LLC?

Yes. We insure sole proprietors, corporations and LLCs.

24. I am currently writing for myself but plan on setting up an LLC. If I buy a policy today, can I change it later? And can I cover my work by myself under the LLC?

Once a policy is purchased, we cannot change it. If it needs to be amended, we can help you cancel and replace the policy. When we do, we can match your existing retroactive date so your previous work will be covered by your new policy.

25. Can I insure my client or publisher?

No, we cannot add your client or publisher to the policy. However, we may be able to add them for vicarious liability coverage. This means that if they are named in a claim that arises from your work, they may be defended by your insurer. However, if they have any potential liability in the claim, then this would not cover them. It also only covers them under the terms of the policy; so, for instance, if your policy limit was exhausted, there would not be any money left to cover their defense costs.

26. Can you provide insurance for hold harmless agreements or indemnity clauses?

No, we cannot directly insure the liability resulting from these agreements. However, we can possibly add your client to your policy for vicarious liability coverage. This means that if they are named in a claim that arises from your work, they may be defended by your insurer. However, if they have any potential liability in the claim, then this would not cover them. It also only covers them under the terms of the policy; it would not necessarily cover everything that is included under the indemnity agreement.

Premium and Limit

27. The website says prices are \$1 a day. Why is my quote so much higher?

Our prices start from \$1/day but can change based on the information you provide and the coverage you select. For instance, choosing a lower limit of \$100,000 will cost less than a \$1M limit.

28. What are the two numbers in the limit?

The first is the “Each Claim” number. That is the maximum amount that can be paid out for any claim that is made. The second is the “aggregate” number, which is how much money can be paid out in claims in one policy year.

For example, the \$100,000 / \$100,000 limit means that you can have a claim of \$100,000 and that will exhaust your policy limit; or you could have 10 claims of \$10,000. If you choose \$100,000 / \$250,000 then you could have a claim of \$100,000 and still have \$150,000 left to pay for more claims. If you have a claim for \$120,000, the maximum payout for one claim would still be limited to \$100,000. You would be required to pay the additional \$20,000 for the one claim, but you would have \$150,000 left to cover other claims.

29. What limit should I choose?

We cannot advise on a limit as everyone’s situation is different. It depends on your risk appetite and how much you want to spend on insurance. If you have a lot of exposure, then you may consider that you are more likely to have a claim or have a more expensive claim. As a rule of thumb, imagine the worst financial loss you could create for your clients, then double it to include legal fees and round it up to the next available limit.

30. What limits do most customers buy?

We find that customers tend to buy one of two limits — either \$1M, as that is required by contract or \$100,000, as they are looking for some peace of mind. However, we have customers that purchase the various other limits, too.

31. Can I buy higher limits than \$2M/\$2M?

The maximum we offer is \$2M. If you need more coverage, a local insurance broker may be able to help you with a separate Excess insurance policy that would increase your limit beyond your Dinghy policy.

Coverage

32. Do you cover libel, defamation and copyright infringement?

Yes. They are included in our coverage for media liability and professional liability. Please see the policy documents (accessible in the quoting process and in your self-service area once you purchase a policy) for full details.

33. What does media liability cover?

Media liability insurance is a specific type of professional liability insurance. It protects professional writers should subjects, publications, clients or another third-party sue you for damages related to alleged or actual libel and slander, defamation, copyright infringement and more. Please see the policy documents (accessible in the quoting process and in your self-service area once you purchase a policy) for full details.

34. What does professional liability cover?

Professional liability insurance provides coverage for claims arising out of professional errors, such as breach of duty, neglect, misstatement and errors or omissions in performing or failing to perform your professional services. Please see the policy documents (accessible

in the quoting process and in your self-service area once you purchase a policy) for full details.

35. What does data incident response expenses cover?

Data incident response expenses provide coverage for attorney's fees to counsel you on your obligation under any state privacy law and draft notices to potential victims of any privacy violation when necessary. It also covers expenses for computer forensic professionals to investigate the source or cause of the breach, public relations professionals to mitigate reputational harm and credit monitoring services. Please see the policy documents (accessible in the quoting process and in your self-service area once you purchase a policy) for full details.

36. What does non-party investigation expenses cover?

Non-party investigation expenses provide coverage for legal fees and expenses you incur if you need to respond to any formal civil, administrative or regulatory demand in the investigation of a third-party brought by a disciplinary or regulatory official, board or agency. Please see the policy documents for full details. Please see the policy documents (accessible in the quoting process and in your self-service area once you purchase a policy) for full details.

37. What does contingent bodily injury and property damage cover?

This is a sub-limit within your professional liability policy and covers claims for bodily injury or property damage arising from a client relying upon your professional advice or expertise. For instance, if you wrote a recipe and there was a mistake in the instructions, which someone followed and resulted in them becoming sick, this would cover a claim against you. Please see the policy documents for full details. Please see the policy documents (accessible in the quoting process and in your self-service area once you purchase a policy) for full details.

38. Is this a claims made or occurrence policy?

It is a claims made policy, meaning you must have a live policy in place when a claim is made against you in order to be covered. We don't offer an occurrence based policy alternative.

39. Is there a hammer clause?

Yes, although you have the right not to settle the claim. However, if you don't agree to the claim settlement and the claim cost exceeds the value the insurers would have paid out, you will have to contribute to the claim.

40. Am I covered for claims made against me for work I've already published?

For media liability claims, yes – for instance, if someone accuses you of libel. However, if you have published work via a publisher and under a contract, and the publisher wants to bring a claim against you, then that professional liability claim would be excluded.

41. Why do the occupations say, "work for others for a fee?"

This is related to the professional liability aspect of your policy. Professional liability covers you for claims where you have a contract with a third-party and they make a claim against you for something you have done that creates a financial loss for them. The media liability

part of your policy does not require a fee payment. You can self-publish articles on a blog and that can be covered.

42. If I give a lecture or public talk, am I insured?

Yes, the media liability cover extends to spoken words.

43. I self-publish my work. Am I covered?

Yes, self-published works are covered. The media liability part of the policy covers you for claims made by anyone.

44. Am I covered for posts on social media?

If you are publishing under your work account, or in relation to your work, then it can be covered. However, please note that each claim will need to be assessed for its own merit at the time of the claim.

45. Am I covered for legal fees and damages?

Yes, the policy includes cover for your legal fees and damages awarded in a claim. Your defense costs are covered even if the claim is without merit.

46. What is a retention?

The self-insured retention is the amount you must pay for a claim. You can choose the amount of retention when you get your quote online. The retention must be paid before the insurer pays its share of the claim. For example, if there is a claim of \$5,000 made against you and you have a \$500 retention, you pay \$500 and the insurer pays \$4,500.

47. Who is NSM Insurance Group?

Dinghy is part of NSM Insurance Group, a global leader in specialty insurance programs.

48. Are you a broker or the insurer?

We are the broker. Arch Insurance Company is the insurance carrier.

49. Who are the underwriters / who is Arch insurance?

Arch Insurance Company is the insurance carrier that underwrites the insurance policies offered by Dinghy. They have a financial rating of "A+ Excellent" from Standard & Poor's, A+ from AM Best, A+ from Fitch and A2 from Moody's. Arch's U.S. professional liability team writes over \$200M of premium, with 95% of their business from small and mid-size enterprises. The Arch in-house claims team is staffed by attorneys who are able to respond directly to your claims.

50. Is your product admitted or surplus lines?

It is an admitted product.

Policy Documents

51. Can you send me an ACORD certificate?

Yes. We can send you an ACORD certificate. To submit your request, please [contact us](#).

52. How do I access my policy documents?

Your policy documents are stored in your online self-service area. To sign in to your self-service area, request a magic link by entering your email address (the same one that you bought the policy with) at <https://deck.dinghy.us/sign-in>. The magic link will be sent to your inbox. Simply click on it and it will open your self-service area in your web browser.

53. Can I see the policy documents before I buy a policy?

Yes, you can see the policy documents on the quote page. Click on “View your documents” in the bottom left corner of the cover section. If you would like us to send you the policy wording and the media liability endorsement directly, please [contact us](#) to submit your request.

Policy Changes

54. I need to change my policy. How do I do that?

We can't change a policy that is already set up. If your circumstances have changed, you will need to cancel your policy and purchase a new policy. Please note that your premium may change.

55. I need to change my address. How do I do that?

We can't change a policy that is already set up, including changing an address. You will need to cancel your policy and purchase a new policy.

56. Can I change my payment schedule from monthly to annual? Or annual to monthly?

Once your policy is in place, the payment type cannot be amended. You will need to cancel and replace your policy to change the payment type.

Renewals

57. Will I get a reminder when my policy is due to renew?

Yes, we will send you a renewal email. Typically this is 30 days before the renewal, but in some states, it may be 60 or 90 days before the renewal.

58. Will my policy auto-renew?

Yes, your policy will auto-renew. You can sign in to your self-service area and switch off the auto-renewal option if you choose.

Claims

59. How long should I keep a policy for?

As it's a claims made policy, the policy will only cover a claim that is made against you if the policy is active at the time of the claim. So you should keep your policy active while there is a chance of a claim being made against you.

60. How long after I publish something can someone bring a claim against me?

We can't advise on that as the statute of limitations varies by state. In some states, it's one

year and in others, it's 10 years. A claimant can choose a state that is relevant to them, so even if your state's statute is only one year, if the claimant lives in another state, they could still bring a claim against you after that time. Generally five years seems to be the average that people think about in this regard.

61. Does making a claim affect my renewal premium?

It may; it depends on the nature of the claim. It may also result in you not being offered a renewal policy. As each claim is different, this can only be assessed when a claim is made.

62. If I make a claim, do I need to pay anything?

You have to pay the retention amount that you selected during the quoting process. If you chose a \$0 retention, there would be nothing to pay, unless a claim exceeds your claim limit, in which case you would need to pay the excess amount. For instance, if you have a \$100,000 limit and a claim total is \$120,000, you would need to pay \$20,000.

63. How do I make a claim?

You sign in to your self-service area and complete the short form. This will send an automatic notification through to the insurer's claims team who will contact you to discuss.

64. What happens if the website is not available and I need to make a claim?

You can call the insurer directly on the phone number listed in your documents.

65. Are claims covered worldwide?

Yes, your policy covers claims made against you worldwide.

If you have any other questions, please reach out and [contact us!](#)