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Insure.com Examines Insurance for Blogs and Online Gossip That Turn Ugly

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DARIEN, Illinois (April 14, 2009) – E-mails, blogs and Web pages are fertile grounds for zinging a friend, grinding an ax or seeking revenge.

People may blog about the horrible job a contractor did on their house. A MySpace page rant could accuse a friend of salacious or illegal behavior. An embarrassing video can turn up on YouTube, much to the surprise and dismay of those filmed.

If you've been naughty online, a standard home insurance policy won't help you pay to defend against lawsuits involving libel, slander or defamation of character: If someone sues you for what you've said online, that's a personal injury claim. If you want your insurance company to rescue you, you'll likely need one of the following:

1. A personal injury endorsement to your home insurance policy
2. An umbrella policy that includes personal injury
3. An excess liability policy that includes personal injury

But even with a personal injury endorsement or other coverage in hand, you won't be covered for all online actions. Insurance won't pay in these cases:

- If you've posted or published material that you knew was false.

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- For material you posted before the beginning of the policy period, or for claims that commence after the policy period.
 - For online communications that are business-related. (But your employer's insurance might cover you, depending on the situation.) So if you're running a blog that's related to your profession, this may be excluded.
 - For criminal acts.

Evaluating your potential exposure to a lawsuit is wise if you regularly send your thoughts over the Internet.

Insure.com's expert staff is available for interviews about this and other consumer insurance topics, including auto, home, health and life insurance.

About Insure.com

Originally founded in 1984 as Quotesmith Corporation, Insure.com owns and operates a comprehensive consumer information service and companion insurance brokerage service that caters to the needs of self-directed insurance shoppers. Visitors to the Company's flagship Web site, www.insure.com, are able to obtain free, instant [car insurance](#) quotes, instant [life insurance](#) quotes, home, business and [health insurance](#) quotes from leading insurers and have the freedom to buy online or by phone from any company shown. Insure.com is home to hundreds of originally authored articles on consumer insurance topics and provides free insurance decision-making tools that are not available from any other single source. Insure.com generates revenues from receipt of industry-standard commissions, including back-end bonus commissions and volume-based contingent bonus commissions that are paid by participating insurance companies. Shares of the Company's common stock trade on the Nasdaq Capital Market under the symbol NSUR.

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