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DISGRACE EVENT CLAIM SCENARIOS

Disgraceful behavior incidents by celebrities and entertainers are at an all-time high and can be costly, both financially and reputationally, to the consumer brands, sports teams or production studios that employ them. The following are scenarios of recent disgrace events provided by SpottedRisk, creators of the modern Disgrace Insurance product, that illustrate how a claim would have been triggered under this product. The coverage compensates the employer for a wide spectrum of offensive and inappropriate acts, including but not limited to racism, homophobia, fraud, bullying, physical attacks, sexual assault and much more.

ANTONIO BROWN: SEXUAL ASSAULT *EMERGING SCENARIO*

Antonio Brown, now former New England Patriots receiver, was recently accused of rape and two other sexual assaults in a lawsuit filed by his former personal trainer. Nike had a sponsorship deal with Brown and debuted the “Nike Tech Trainer Antonio Brown” shoe in February. Amid the allegations, Nike has dropped Brown and the shoes are no longer available for purchase on the Nike website. At this time, it is unknown what the cost to Nike will be. However, we can assume to account for the lost revenue of shoes that have already been manufactured as well as potential re-shoots or editing to any advertising still in use. This disgrace event would trigger a claim if Nike held a policy on Brown.

JUSSIE SMOLLETT: FILING A FALSE POLICE REPORT

Jussie Smollett was an actor on the Fox television drama “Empire.” In January, Smollett claimed he was attacked by two masked men. However, police determined Smollett had orchestrated the attack, and he was subsequently charged with filing a false police report. Following Smollett’s arrest, Fox said it would be removing him from the last two episodes of the fifth season of “Empire.” Smollett was ultimately written out of the show altogether. This disgrace event would have triggered a claim if Fox held a policy on the cast of “Empire.”

LORI LOUGHLIN: BRIBERY & FRAUD

Lori Loughlin is an actress known for the old TV show “Full House,” its Netflix sequel “Fuller House,” and the “When Calls the Heart” Hallmark Channel movie series. Last March, she and her husband, fashion designer Mossimo Giannulli, were charged with fraud tied to allegedly paying bribes to get their daughters into the University of Southern California, part of the “Varsity Blues” college-entrance scandal. Soon after, Netflix and the Hallmark Channel cuts ties with Loughlin. This disgrace event would have triggered a claim if Hallmark and Netflix held policies naming Loughlin as insured talent.

MATT LAUER: SEXUAL HARASSMENT

Matt Lauer was a longtime co-host of NBC’s “Today” morning news show. In November 2017, Lauer was terminated by the network after an NBC subordinate of his reported Lauer had sexually harassed her. In the following weeks, several ex-co-workers made similar complaints about him. Fired for “cause,” Lauer was terminated without a monetary settlement. NBC faced intense public backlash in the wake of the scandal. This disgrace event would have triggered a claim if NBC held a policy naming Lauer as insured talent.

KEVIN SPACEY: SEXUAL ASSAULT

Kevin Spacey is an actor known for multiple villainous roles including his role in the Netflix series “House of Cards.” In October 2017, Spacey was accused of sexual assault by multiple parties. The scandal broke amid the production of the film “All the Money in the World,” directed by Ridley Scott. By November 2017, Scott decided to drop Spacey and re-shoot the role with the actor Christopher Plummer in his stead. This decision resulted in nearly two weeks of costly re-shoots, extra fees for the other stars, salary for Plummer, overtime for the crew and editors, and revisions to advertisements and trailers. This disgrace event would have triggered a claim if Sony Pictures held a policy naming Spacey as insured talent.

HARVEY WEINSTEIN: SEXUAL ASSAULT

Harvey Weinstein is a successful film producer and co-founder of Miramax Films Corporation and The Weinstein Company (TWC). In early October 2017, a long string of sexual assault allegations against him shook Hollywood and sparked the #MeToo movement. By the end of the month, TWC fired Weinstein and in March 2018 the company filed for bankruptcy. This disgrace event would have triggered a claim if TWC held a policy naming Weinstein as insured talent.

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