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Songwriters receive a cheaper insurance policy against copyright lawsuits

By Wendy Lee
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More songwriters will be able to insure themselves against lawsuits accusing them of plagiarizing songs, as part of a new group insurance policy announced by the Nashville Songwriters Association International on Wednesday.

The policies will start at about \$1,600 a year for \$100,000 in coverage per case for copyright infringement and will be administered by Frost Specialty, a Music Row insurance agency.

Songwriters can also sign up for \$1 million in coverage, for \$12,000 or less annually as part of the group's copyright infringement insurance policy, officials said.

Most songwriters and composers don't have this type of insurance because it has been too expensive to buy, said Bart Herbison, executive director of the songwriters' group.

Herbison said artists increasingly must protect themselves against frivolous lawsuits, and the costs can escalate without adequate insurance.

"Most of these people struggle to write one or two career songs their whole life, and this can wipe that out," Herbison said.
