

Death and disgrace policies: What can insurers learn from the allegations against Russell Brand?

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Celebrity [Russell Brand has been accused](#) of committing rape, sexual assault and emotional abuse between 2006 and 2013. Claims against Brand were published in the Sunday Times and documented on Channel 4's Dispatches this month.

Prior to publication, Brand denied the claims in a video posted online, stating he was facing a "litany of extremely egregious and aggressive attacks."

Since the allegations were made, various scheduled appearances by Brand have been cancelled by venues across the country.

Additionally, One Can Trust foodbank has [dropped Brand as an ambassador](#).

Death and disgrace policy considerations for insurers

Allegations such as those against Brand can result in high financial losses for policyholders. For example, A [study by the University of California](#) suggested that the total economic damage of the Tiger Woods affair to all involved parties amounted to an estimated 12 billion US dollars. Businesses are increasingly looking to insure such losses through 'death and disgrace' insurance policies.

Death and disgrace wordings: defining 'disgrace'

One of the most complex issues with death and disgrace wordings is how to define 'disgrace', which is subjective and extremely difficult to define. With a broad policy definition insurers may run into disputes when agreeing whether a scandal is sufficiently 'disgraceful' to trigger policy coverage. To reduce the risk of disputes, insurers should carefully consider and assess the risks related to the policyholder and any celebrity endorsement. For example, if a policyholder is considering a partnership with an athlete, lifestyle factors and the use of performance-enhancing drugs could be considered when defining disgrace. Equally, if a celebrity has an eventful past, involving misconduct, insurers should consider tailoring the definition to mirror that of previous misconduct and to take account of particular risk factors for any given individual or industry.

In an increasingly digital age, disgrace can be a more significant concern. Thanks to the internet and social media, incriminating news or allegations can enter the public domain more rapidly. [Insurers](#) may also want to review their coverage for wasted expenditure on advertisement and event production and cancellation costs.

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