

The silent claim: music labels are suing brands, and insurers are picking up the bill

Copyright Check AI launches Silent Coverage to show insurers the music copyright exposure already sitting on their books.

ATLANTA and LONDON, 6 October 2026. Copyright Check AI today launched Silent Coverage, a music copyright risk service for carriers, MGAs and brokers. Music labels and publishers have moved from suing platforms to suing the businesses insurers write. Sony Music claimed \$140 million from Marriott over music in hotel and franchisee social posts. Warner Music settled with Crumbl Cookies over 159 songs. Publishers sued 14 NBA teams, and Sony claimed \$42 million from the University of Southern California over athletics posts. Most claims never reach court: they settle privately, out of sight of the loss data insurers price from.

Each claim is pleaded as copyright infringement arising from published content, so defence costs and settlements fall on general liability, media liability and errors and omissions policies. Yet insurers are not analysing this risk today, because they have no visibility of it before they agree to cover a business. It is the same blind spot the market spent years clearing out as silent cyber, and Silent Coverage is built to close it.

“Insurers are already paying for music copyright claims. They just can’t see them. When a music label sues a hotel group or an NBA team over the songs in its social posts, the defence costs and the settlement land on a liability policy that never asked a single question about music. The average brand account we audit carries around \$10 million of statutory exposure, and the brand almost always believes the number is zero. Silent Coverage makes that exposure visible before the policy is written, because you cannot price what you cannot hear.”

Liam Doolan, Founder, Copyright Check AI

Silent Coverage audits an insured’s public social channels, matches the audio against more than 160 million tracks, and returns an analyst reviewed risk rating an underwriter can price against. It runs at quote, after bind and at renewal, needs no access to the insured’s accounts, and never works for music rights holders.

About Copyright Check AI

Copyright Check AI finds unlicensed music in brand and influencer social content, from offices in London and Atlanta. Over five years it has audited more than 50 million posts, with 98 percent detection accuracy in independent testing, for global and publicly listed brands across the US, UK, Australia, the Middle East and Asia. Founder Liam Doolan built the first version for his own direct to consumer brand, when he could find no way to tell which of its posts carried copyright risk. Silent Coverage brings the same audit to the insurers who carry the claims.

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