

11th February 2025

Production Insurance Workshop

APA MASTERCLASS

Q: What kinds of insurance policy are you used to hearing about?

Q: What are they for?

Q: What does 'Insured' actually mean?

Liability vs First Party Insurance

Car Insurance – Comprehensive vs Third Party

Peril/Risk and Loss.

What insurances might you expect to see the following suppliers have, why?

- Special Effects Company
- VR Experience Digital Build Company
- Equipment Vans / Enterprise etc



Production Insurance

Commercial Producers Indemnity

Q: What **loss** are you insuring against?

- Non-appearance of key crew (artists)
- Non-appearance of key facilities
- Malfunction of property
- Reasons beyond control
- Claims examples
 - Ash Cloud
 - Faulty Camera / Equipment
 - Flooded location



MEDIA / NEG

Q: What **loss** are you insuring against?

- Loss/Damage to shot Media
- Corruption of filmed data
- Operator Error
- Claims examples
 - Lost reels
 - Neg / Xray
 - Contentious issues;
 - Compiled edits on drives



Production Property

Q: What **loss** are you insuring against?

- Technical Equipment
- Props, Sets, Wardrobe
- Continuing Hire charges
- Claims examples
 - Scratched Lenses – potential CPI too
 - Stolen Prop Vehicle
 - Contentious issues:
 - Lighting van
 - Water damaged lenses – inevitable



Employers Liability

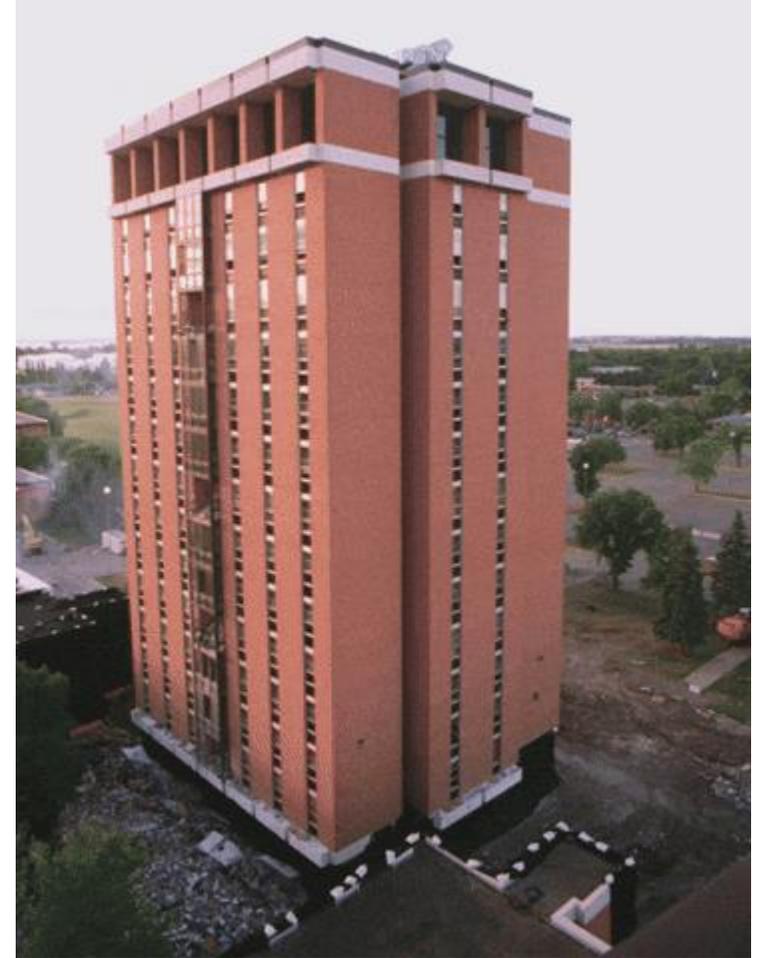
Q: What **loss** are you insuring against?

- Covers Liability of the **Insured** for injury to employees
- Compulsory under UK Employers Liability Act
- Foreign hires/Workers Comp etc
- **Negligence**

Public Liability

Q: What **loss** are you insuring against?

- Covers Liability of the **Insured** for injury to third parties
- Covers Liability of the **Insured** for damage to Third Party Property
- **Negligence**



Airside Liability

- Standard Public Liability excludes 'Airside'
- Specific 'Airside Liability' required by airports typically £50m



Travel/PA

Q: What **loss** are you insuring against?

- Overseas Medical Expenses
- Personal Accident (benefits)
- Personal Belongings
- Claims examples
 - Quad bike accident
 - Photographer injury
 - Lost / delayed baggage



WRAP INSURANCE

- Client
- Agency

Contractual documentation **has** to reflect that.

Contract and Evidence of Cover

US Wraps

Coverages Prod Co side

PI / EL / Travel



Professional Indemnity

Q: What **loss** are you insuring against?

- Covers breach of professional obligations to a client
- Covers Liability of the **Insured** for damages
- Covers Content Liability (breach of copyright)
- **Negligence**
- Claims examples
 - Incorrect technical kit/spec to deliver project
 - Wallpaper
 - TFL



GENERAL TOPICS / QS etc

1 Weather insurance.

2 Vehicle related claims.

3 Dangerous activities and the waiver.

4 Camera breaks down - Consequence- cost to fix camera- payable by rental co- who will replace.

Overtime costs.

5 You break the camera - As above plus cost of repair and loss of rental at hire co.

6 Faulty SSD card- no images.

7 Rushes out of focus because of DoP error.

8 Location closed down by location owner Insured provided you have a contract with them.

9 Vehicle related claims

10 Dangerous activities and the waiver

11 Artist breaks his ankle playing football in a break (ie not under direction)



T H E E N D