

# Short Term Production

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## Coverage Definitions

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These definitions are for your information only and are not intended to replace any of the language of the actual policy form. Please see the policy contract for terms, conditions, and exclusions.

### Equipment, Props, Sets and Wardrobe

<i>What is covered?</i>	Camera, sound, lighting and miscellaneous rented equipment. Owned equipment can be covered separately. Props, sets, and wardrobe are covered.
<i>How much should I insure for?</i>	The insurable value should be the total value of your rented equipment, props, sets, and wardrobe from all vendors. Owned equipment should be covered for their replacement cost.
<i>Can the deductible be changed?</i>	No. The deductible is based on the total limit of equipment, props, sets, and wardrobe.
<i>Are "Loss Payees" included?</i>	Equipment insurance includes your vendors being provided with certificates of insurance naming them as loss payee in the event of a loss. Unlimited certificates can be issued.

### Negative Film or Videotape & Faulty Stock, Camera & Processing

<i>What is covered?</i>	Damage or destruction of raw film or tape stock, exposed film or videotape, faulty stock, faulty cameras or lenses.
<i>How much should I insure for?</i>	The coverage limit is the declared budget of the production, up to a maximum coverage limit of \$25,000.

### Extra Expense

<i>What is covered?</i>	Extra expense reimburses the insured for the out-of-pocket expenses in the event of the interruption, postponement or cancellation of the declared production, as a result of loss, damage or destruction of property or facilities contracted for use by the insured.
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### Third Party Property Damage

<i>What is covered?</i>	Covers damages to locations while it is in the care, custody and control of the insured (i.e. damage to a house that you are shooting in).
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### General Liability

<i>Are "additional insureds" included?</i>	With blanket additional insureds, your vendors and locations will be provided with certificates of insurance naming them as additional insureds in the event of a loss. Unlimited certificates can be issued.
<i>City and other special certificates</i>	The City of LA, other cities, and entities may require "special wording" on their certificates or have a special form they require be completed. Film permit offices will require this.

### Automobile (Hired & Non-Owned)

<i>What is covered?</i>	Vehicles rented for the production. Liability covers injury to third parties or damage to their property. Physical damage provides coverage for damage to the vehicles.
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### Excess Liability

<i>What is covered?</i>	This provides excess liability over the general liability and/or automobile and can be obtained in increments of 1,000,000.
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### Workers' Compensation

<i>What is covered?</i>	Injury to your compensated and non-compensated employees and volunteers.
<i>Who is not covered?</i>	For corporations, partnership, LLC's and other legal entities, officers are excluded from coverage. For individuals and dba's, the owners are excluded from coverage.

This is a general summary of coverages and it is not intended to give complete policy information. All coverages and exclusions are found in the policies. Please contact your broker for a copy of the policy.