



## WHAT IS A MOTION PICTURE & TELEVISION PRODUCTIONS INSURANCE?

### **TYPES OF COVERAGE**

### **Cast Insurance**

provides coverage for additional expenses to complete principal photography or - in the event of necessary abandonment - aborted costs. This could result if an insured actress, actor, animal or other declared person cannot begin, continue or complete their duties in a production as a result of death, injury or sickness. Insured persons are initially covered for accident only, until such time as they are medically examined and complete a medical questionnaire. The carrier then will expand upon the coverage to include illness, if the person qualifies, based upon the medical examination and questionnaire. Coverage is also extended to include kidnapping of any insured artist or director.

Cast insurance normally begins four weeks prior to the first camera day; however, additional time can be purchased in the form of Extended Pre-Production Cast Coverage.

### **Props, Sets and Wardrobe Insurance**

provides coverage for owned property and the property of others on an "all risk" basis, worldwide, while used or planning to be used in connection with the production.

### Extra Expense Insurance

provides coverage for any additional costs necessary to complete principal photography due to the loss of, damage to, or destruction of property used in connection with the production. Coverage also includes losses due to generator failure and mechanical breakdown of cameras.

Miscellaneous Equipment Insurance provides coverage for owned equipment and the equipment of others, e.g., cameras, lighting and sound equipment, on an "all risk" basis worldwide. This coverage also includes physical damage for hired production vehicles.

Negative Film and Videotape Insurance covers "all risk" associated with physical loss, or damage to, or destruction of the negative film, computer generated images or sound, videotape or soundtrack. It also provides coverage for the extra expenses (or, in the event of necessary abandonment, aborted costs) incurred in re-shooting or re-recording the lost or damaged material.

## **Faulty Stock and Processing Insurance**

provides coverage for the extra expense incurred in re-shooting or re-recording lost or damaged material when there is a loss resulting from faulty materials, faulty equipment, faulty developing or processing, or faulty editing.

### **Errors & Omissions Insurance provides coverage for:**

- Libel, slander or other forms of defamation
- Invasion or the right of privacy or publicity
- Unauthorized use of names, trade names, service marks, titles, formats, ideas, characters, character names, characterizations, plots, musical compositions, performances, slogans, program material or any similar
- Infringement of copyright Breach of implied or implied-in-fact contract arising out of the alleged submission of any literary, dramatic, musical or other similar material, or breach of trust and confidence arising out of any such submissions

Commercial General Liability Insurance provides coverage for claims of bodily injury and/or property damage to third parties arising out of the filming of a picture.

- Auto Liability / Physical Damage Insurance

  Owned Auto Insurance covers autos registered to, or purchased by, the production company
- Hired Auto Insurance is required if the production company plans to rent or hire vehicles
- Non-Owned Auto Insurance provides coverage, if you are sued as a result of damage caused by an employee during the course and scope of company business. Physical Damage Insurance is also available

Excess/Umbrella Liability Insurance
Filming often requires liability coverage in excess of the limits
provided in primary General Liability, Auto Liability, Employers
Liability and Third Party Property Damage policies. Excess policies
providing substantial limits can be arranged.

Workers' Compensation and Employers' Liability Insurance applies to all temporary or permanent cast or production crew members. Individuals who consider themselves "independent contractors" or "subcontractors" will usually be held to be employees as far as Workers' Compensation is concerned. If an employee is injured during the course of employment, coverage pays for hospitalization and doctor bills, disability benefits or death benefits.

is required when a plane or helicopter is rented, leased or borrowed for the use of scouting locations or for aerial photography.

includes watercraft liability, and, when required, hull coverage.

provides for loss or damage to animals that are used in connection with a production.

Money and Securities Crime Package provides coverage for actual physical loss of funds during a production (i.e. petty cash) against robbery, theft, embezzlement, or forgery of checks, etc.

### Adverse Weather Extra Expense Insurance

provides coverage for extra expense incurred by the interruption, delay or abandonment of the production due to adverse weather conditions at the location which reasonably and necessarily prevent filming or taping from taking place.

### **Contingency Insurance**

provides for loss sustained if any insured person in connection with the insured event is necessarily prevented from commencing, continuing or completing their respective duties or performances in the insured event, caused by insured perils.

All policies contain exclusions, terms and conditions

## Who We Are And What We Do

PT. Howden Insurance Brokers Indonesia is part of the Howden Broking Group. We are able to offer our customers a truly global reach in expertise and know-how supported by over 300 colleagues in the region and 1500 around the world.

Through our worldwide network of Howden Broking Group, we have available a depth and diversity of experience that is unmatched by others. Our global outlook and worldwide alliances with international insurers and Lloyds of London enables us to combine local knowledge with international perspective.

As an independent broker, we are free to source and select the best possible solutions for your particular needs.

Our office in Jakarta can service all areas of the Indonesian Archipelago.

We assist our clients with the design, negotiation and implementation of the most effective and competitive insurance coverage available. Unlike insurance company sales staff, Howden only acts on behalf of our clients. In case of a claim, our dedicated claims executives will assist you in the management and negotiation of your claim to ensure that the settlement is expedient, fair and in accordance with the applicable insurance coverage.

### How May We Serve You

As an integral part of Asian life, rice is both a daily essential and a sign of wealth. Like your assets, it has to be cultivated, nurtured and harvested. Protecting what is most important to you becomes a crucial task.

PT. Howden Insurance Brokers Indonesia invites you to consider a partnership that would work to your greatest advantage.

# CONTACT US

For more information and an initial discussion free of charge to find out how Howden can help you. We look forward to the pleasure of serving you.

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