



# FILM PRODUCTIONS

Specialised cover includes: property, liabilities and interruption

## WHAT WE INSURE:

- **Feature films**
- **Television**
- **Commercials**
- **Animation**
- **Documentaries**
- **Corporate**
- **Education**
- **Music videos**

## WHAT IS COVERED:

- **Cast**
- **Production media**
- **Animation artwork**
- **Props, sets and wardrobe**
- **Miscellaneous Equipment**
- **Property of others**
- **Extra expense**
- **Office contents**
- **Money**
- **General liability**
- **Employers liability**
- **Errors and omissions**

## MEDIA PROFESSIONAL LIABILITY:

- Chubb's wording offers a stand-alone insuring clause for Production Activities, which includes built-in merchandising/advertising Errors and Omissions cover.
- Provides coverage for, among other things, the preparation, dissemination, licensing and distribution of productions (which can include motion pictures, television documentaries/series, direct to DVD, corporate video and other production activity categories).
- Definition of Production can be tailored to an individual production for stand-alone policies or broader form language can be used to include cover for all productions produced on an ongoing basis for annually renewable policies.
- The primary exposures faced by Producers include:
  - Intellectual Property breaches & misappropriation (copyright, licenses, trademark)
  - Defamation
  - Invasion of Privacy and Emotional Distress



**Choose certainty. Choose Chubb.**



## **Policy Highlights:**

### **Media Production:**

- Cast members being unable to perform due to accident or illness
- All insured persons covered through until the end of post-production
- Bereavement extension covered as standard, with wider definition of immediate family member
- Cast age limit 6 – 75 years
- Damage to the negative at the laboratory
- Extra expense following mechanical breakdown of camera, lighting, sound or grip equipment
- Theft of cameras, wardrobe, etc.
- Cover for continuing hire charges when Equipment or Props, Sets, Wardrobe are lost or damaged - with no separate deductible
- Damage to props, sets and wardrobe
- All types of production property covered within one section
- Extra expenses due to physical damage to facilities (e.g. locations, equipment, props, sets, wardrobes) extending through to the end of post-production
- Liabilities (e.g. bodily injury to any employee involved in the production, property damage)

### **Professional Liability:**

- Claims Made cover with "as soon as practicable" claims reporting.
- Option to consider occurrence basis
- Cover is on a civil liability basis and our "all risk" cover goes beyond "named perils" by virtue of "including, but not limited to" language. An Insured should not have to worry about whether a specific type of media claim is specifically listed at the point of claim.
- The Insured controls settlement without sacrificing cover. Chubb do not impose a "hammer clause" on the Insured and cannot force an Insured to settle a claim at terms that may be deemed to be most advantageous. Also, Chubb must not unreasonably withhold consent when an Insured wishes to settle.
- The Insured controls whether to retract content previously published. Cover will not be withheld if the failure to retract content is seen to prejudice a more favourable outcome to a claim.
- Insured is allowed to conduct its defence, but if insured prefers, Chubb will conduct.
- Limit of €50,000 (payable to the Policyholder) to cover Compensation for Court Attendance and Staff Disruption costs
- Stand-alone insuring clause for Production Activities, along with built-in advertising and merchandising cover.
- Worldwide coverage



**UNDERSTANDING  
THE RISK  
UPFRONT**

We invest time in understanding potential risk exposures, providing cutting-edge loss control services where appropriate.



**DISCIPLINED  
UNDERWRITING**

Our underwriters' specialist knowledge enables them to create broad, market-leading covers.



**LEGENDARY  
CLAIM SERVICE**

Our robust financial ratings and conservative investment strategy underpin our enduring ability to pay claims.

**WHY FILM PRODUCTION COMPANIES CHOOSE CHUBB:**

- More than 20 years' experience in film insurance
- Package policies that include specific cover for film production related exposures
- Experienced underwriters and claim handlers with in-depth knowledge of the film production industry and the risks it faces
- Annual or short-term policy periods
- Award-winning claims service
- Global network of offices, understanding of local regulatory and insurance requirements around the world, and ability to issue local certificates where required.
- Excellent financial ratings A++ (Superior) AM Best P&C Financial Strength

For more information contact Sean O'Connell, Managing Director,  
The Insurance Shop on:

Tel No. 01-8366663

email: [sean@tis.ie](mailto:sean@tis.ie)

Mobile 087 2530099



84 North Strand Rd, Fairview, Dublin 3.

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