



## Wrap-up Insurance Checklist

Listed below are the essential forms of insurance that should be included in the client and/or advertising agency wrap-up insurance program and provide protection during the making of television commercials.

- Commercial General Liability
- Non-owned & Hired Automobile Liability
- Umbrella Liability
- Errors and Omissions Liability
- Film Production Package Policy
- Group/Guild Travel Accident

The film production package policy should include but not be limited to the following coverages, depending upon specific needs for the job:

- Negative Film & Videotape
- Faulty Stock, Camera & Processing
- Advertising Agency Re-shoot Endorsement
- Talent Cost Endorsement
- Props, Sets and Wardrobe
- Extra Expense
- Off Premises Power Interruption
- Miscellaneous Equipment
- Third Party Property Damage
- Operator Error
- Monies & Securities
- Imminent Peril
- Strikes & Civil Authority
- Ingress & Egress
- Office Contents
- Hired Vehicle Physical Damage

Other insurance considerations to be addressed on a job-by-job basis and which should be listed in a schedule attached to the wrap-up addendum for you to notify the agency or advertiser's broker about:

- Cast Insurance for both the talent and director
- Foreign Commercial General Liability, Foreign Non-owned & Hired Automobile Liability, Foreign Voluntary Worker's Compensation & Employer's Liability
- Increased coverage for high value jewelry, furs, fine arts, antiques etc...
- Animal Mortality to cover both the actual loss of the animal and the ensuing production delay because of the inability to use the animal.

- Liability and Physical damage when using Watercraft
- Liability and Physical damage when using Aircraft
- Railroad Protective
- Mechanical breakdown coverage for items other than camera, generator, and sound & lighting equipment.
- Stunts, Precision driving and Pyrotechnics.
- Political Risk and Confiscation of both the elements equipment and any other property that the production company is responsible for legally.
- Pollution Liability issues.
- Weather Insurance.