

Types of Insurance

General Liability

A major reason for needing insurance is liability. For example, if someone trips over a wire or you bump into an old lady who breaks her hip - the law will hold you responsible. Without insurance, those people can file a claim against you and you'll have to pay for their injury. This insurance will protect you against claims for bodily injury or property damage liability arising from your filming activities.

Negative Film and Video Tape

This covers direct physical loss, damage, or destruction of film or tape stock up to the amount of insured production costs.

Miscellaneous Equipment

Covers risk of loss, damage or destruction to cameras, camera equipment, sound or lighting owned or rented.

Error and Omissions (E&O)

Covers legal liability and defense for you against lawsuits alleging to unauthorized use of title, format, ideas, characters, plagiarism, unfair competition or piracy.

It is also worth filling out a filming risk assessment form for your production schedule. These may be provided by an insurance company or downloaded online.