



Attn: Lorrie McNaught
AON/A.G. Ruben Insurance Services
15303 Ventura Blvd., Suite 1200
Sherman Oaks, CA 91403

November 19, 2019

Re: Insurance Binder - Production Company:
NBCUniversal Media LLC
Blanket Program

Dear Lorrie:
Here is the NBCU Binder – all rates shown are with a zero commission:

Carrier: Fireman's Fund Insurance Company

- **Policy Term: 01-01-20 to 01-01-21**
- **Blanket Term: One Year**
- **Productions involving stunts, pyro-technics, waterborne exposures, auto chasing, racing, animals, action films, or other hazardous activities may not fall within the terms of the blanket program, and terms, conditions, limits, deductibles and rates will be negotiated separately.**
- **We require declaration applications, and any other pertinent information on each production to determine if it qualifies for the blanket program.**
- **Hurricane, typhoon, cyclone & tropical storm and related perils will be exclude – all sections if filming is done in a hurricane prone area during hurricane, typhoon, cyclone & tropical storm season in territories outside the US. See Sublimit for coverage within the US.**
- **We agree that with respects any loss, if more than on deductible could be applied, on the highest deductible stated above will apply with respects to the following coverage:**
 - a. **Props, sets and wardrobe**
 - b. **Extra expense**
 - c. **Third party property damage**
 - d. **Miscellaneous equipment**
- **Defense costs included with no second deductible for TPPD – wording per NBCU studio policy**
- **Statements of Health for the top five artists all other artists subject to affidavits on productions up to \$10,000,000**
- **Territory:**
The base rates contemplate average exposures worldwide excluding any country or jurisdiction which is the subject of trade or economic embargoes imposed by the laws or regulations of the United States of America. Hazardous and other foreign exposures may be subject to different terms to be negotiated at the time of declaration. You will give us prior notice of any activities, conditions or hazards, which may materially increase your exposure to loss, and we have the right to apply terms, conditions or change the premium to reflect the increased exposure.

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Assigned Policy Number: RMP190073**Carrier: Fireman's Fund Insurance Company****Term: 1/1/2020-2021****ENTERTAINMENT PACKAGE:**

| <u>Coverage</u> | <u>Limits</u> | <u>Deductibles</u> |
|--|-----------------------------|--|
| Cast (up to 20 declared artists) | \$25,000,000 | \$10,000 |
| Family Bereavement | \$ 1,000,000 | \$10,000 |
| Props, Sets, Wardrobe | \$ 2,000,000 | \$ 2,500 |
| Extra Expense | \$ 5,000,000 | \$ 2,500 |
| Third Party Property Damage | \$ 2,000,000 | \$ 3,500 |
| Misc. Equipment | \$ 5,000,000 | \$ 4,000 |
| Negative Film | \$25,000,000 | Nil |
| Faulty Stock | \$25,000,000 | \$ 5,000 |
| Civil Authority | \$ 1,000,000 | \$10,000 |
| *Office Contents | included in ME | \$ 1,000 |
| Money & Currency | \$ 250,000 | \$ 1,000 |
| Hired Car Physical Damage | Included in Equipment limit | 10% of loss subject to \$3,500 minimum/\$7,500 maximum |
| * Computers are considered office contents | | |
| EDP Equipment and Software | included in ME | \$1,000 |
| Software | included in ME | \$1,000 |
| EDP Extra Expense | \$ 100,000 | \$1,000 |

TV Production:

Rate is \$0.0385 per \$100 GPC subject to the minimum premiums listed below;

\$300 per 30 minute episode for series

\$500 per 60 minute episode for series

\$650 per 90 minute episode for series

Subject to a minimum premium of \$2,500 per production

Strip Show

Use TV rating above per week

Subject to a \$2,000 minimum premium per production

Pilots/Specials:

Rate is \$0.06 per \$100 GPC subject to the minimum premiums listed below;

\$800 flat for pilots/specials

Presentations & Webseries

Rate is \$0.049 per \$100 GPC subject to the minimum premiums listed below;

\$350 flat per presentation - all production package coverages

\$200 flat per presentation - ME coverage only

TRIA 5% in addition to the premium**No Commission**

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Cast:

- Up to 120 days pre-production expires at the end of principal photography
- Up to 20 artists plus director - additional artist @ 500 flat per artist
- Any person(s) under seven (7) years of age are subject to childhood restriction of tonsillitis, scarlet fever; mumps, chicken pox, measles, rubella, whooping cough, or diphtheria are excluded, unless the covered person, prior to the death, injury of sickness was vaccinated for the condition resulting in the claim.
- Any person(s) over seventy-five (75) years of age may be subject to an overage surcharge and different terms and conditions.
- Cast members involved in stunts and/or hazardous stunts, including training for, are subject to a deductible of \$1,000,000 each adjusted claim.
- Include Family Bereavement: Immediate family members with no age restriction; "Immediate family member" is defined as a covered person's mother, mother-in-law, father, father-in-law, sister-in-law, brother-in-law, step-mother, step-father, sister, step-sister, brother, step-brother, spouse, children, step-children, grandchildren, grandparents or domestic partner (defined as a person unrelated by blood to the covered person who is the covered person's sole partner in a committed, exclusive domestic partnership in which each partner is responsible for each other's financial and emotional wellbeing).
- Undeclared Cast Coverage - \$250,000 sublimit, subject to a \$10,000 deductible. UNDECLARED PERSON, meaning any person who is not declared and accepted for coverage, up to 75 years of age, whose unavailability is due to the perils noted in the INSURING AGREEMENT.
- Pregnancy - unknown to either the covered person or insured at any time prior to the loss. Our limit of liability with respect to any one loss will not exceed \$500,000 each occurrence.
- SOH required for the director plus top 17. Affidavit for any other cast
- Carrier response within 2 days of receiving the original medical only
- Claims Prep fee of \$20,000
- Automatic hiatus coverage included up to \$1,000,000, hiatus coverage to expire at the beginning of pre-production for the next season

Negative Coverage:

- Up to 120 days pre-production and expires with 18 months from the completion date of Principal Photography
- Includes coverage for X-Ray
- Shipping notification not required
- No accumulation warranty
- Claims Prep Fee \$20,000

Faulty Coverage:

- Up to 120 days pre-production and expires with 18 months from the completion date of Principal Photography
- \$1,000,000 sublimit and \$25,000 deductible for cameraman/operator error
- Library stock \$250,000
- No accumulation warranty
- Claims Prep Fee \$20,000

Props, Sets & Wardrobe:

- Up to 120 days pre-production and expires with negative/faulty coverage
- Includes Loss of Use
- Wording to amended to "while such property is used or to be used"
- Animal Mortality - \$250,000 limit per animal, \$250,000 per occurrence, \$500,000 aggregate. The deductible is \$2,500 per animal. Includes loss of use to Third Parties, same limits as above. Vet Cert required at time of loss
- The sub-limit for antiques, objects of art, etc. is \$500,000
- Watercraft valued over \$500,000 while waterborne are excluded unless moored to a pier, dock, wharf or similar fixed structure and used or intended to be used as part of a theatrical set.
- Includes loss of use
- Automatic hiatus coverage included up to \$1,000,000 hiatus coverage to expire at the beginning of pre-production for the next season

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- Include Extra Expense for Animals

Miscellaneous Equipment:

- Up to 120 days pre-production and expires with Negative/Faulty coverage
- Includes Loss of Use
- Coverage for watercraft valued at \$250,000 or less.
- Includes owned vehicles to be used as pictures
- Laptops only included in office contents
- Includes loss of use
- Includes Equipment Coverage for UAVs/Drones up to a limit of \$50,000
- Automatic hiatus coverage included up to \$1,000,000 hiatus coverage to expire at the beginning of pre-production for the next season

Third Party Property Damage:

- Up to 120 days pre-production and expires with Negative/Faulty coverage
- Cast and crew living quarters not excluded under section

Extra Expense:

- Up to 120 days pre-production and expires with Negative/Faulty coverage
- Wording to amended to "while such property is used or to be used"
- Form includes verifiable breakdown or malfunction of generators, camera equipment or computerized systems used to control cameras
- Off Premise Power Failure
- Imminent Peril sub limit of \$1,000,000. New Imminent Peril wording to apply
 "Subject to the applicable deductible and Limit of Liability as stated in the Schedule, coverage under Section II. B. Extra Expense is extended, unless otherwise covered by this Policy, to include **extra expense** you reasonably, practically and necessarily incur directly and solely caused by:
 - a. Imminent Peril Coverage
 Evacuation of a principal photography location in order to avoid potential loss or **extra expense** insured under this Coverage Form directly and solely caused by **imminent peril**, but only to the extent such expenses would avoid or mitigate such loss.

Imminent peril means certain impending danger of such probability and severity to persons or property that it would be unreasonable or unconscionable to ignore.

- Crisis Event Extension - sub limit of \$500,000
- Ingress/Egress - sub limit of \$500,000
- Strike Coverage non signatory unions - sub limit of \$1,000,000 – Deductible \$10,000 per loss
- Sublimit of \$1,000,000 for verifiable breakdown or malfunction of personal property covered in section III coverage A props sets & wardrobe and coverage D miscellaneous equipment, including animatronics subject to a deductible of the equivalent dollar amount of one day's shooting costs each adjusted claim
- Civil Authority travel delay is included with a sublimit of \$250,000
- Automatic hiatus coverage included up to \$1,000,000 hiatus coverage to expire at the beginning of pre-production for the next season
- Animal Extra expense included.

Territory

The territory for this policy will be for filming in US, Canada, Australia, New Zealand, Norway, Switzerland and the members of the European Union

Audit

Audits are waived

Hurricane

Hurricane/Tropical Storm coverage extended to the following sections for a sublimit of \$250,000 each occurrence/maximum aggregate subject to a deductible of the equivalent of one day of production costs;

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Props, Sets, Wardrobe
Extra Expense
Third Party Property Damage
Miscellaneous Equipment

Hurricane/Tropical storm is defined as weather conditions equivalent to hurricane/tropical storm force, defined as wind speeds of 65 miles per hour or greater, as well as the weather conditions leading up to, resulting from and related thereto.

This coverage applies to production in the United States only.

See attached forms, each production to be declared for coverage separately.

Comment [GSR1]: Update at renewal

Assigned Policy Number: UST004609200
Carrier: American Insurance Company
Term: 1/1/2020-2021

COMMERCIAL GENERAL LIABILITY:

| <u>Coverage</u> | <u>Limits</u> |
|---------------------------------|----------------------|
| General Aggregate | \$2,000,000 |
| Products/Completed Operations | \$1,000,000 |
| Personal/Advertising Injury | \$1,000,000 |
| Each Occurrence | \$1,000,000 |
| Damage to Premise Rented to you | \$1,000,000 |
| Medical Expense | \$ 10,000 |

Includes non-owned watercraft 150 feet and under

Blanket waiver of subrogation

Term is 12 months from declaration

Volunteer Workers included except for medical payments per CO0001 12 07

Loan outs as additional insured

Blanket additional insured

Per production aggregate

Exclusions: Employment Related Practices, Abuse, Assault or Molestation, Complete Asbestos, Fungi or Bacteria, Intellectual Property, Nuclear, Biological or Chemical Exclusion, Aircraft, Personal or Advertising Injury Exclusion, Field of Entertainment, Nuclear, Complete Lead Poisoning & Lead Contamination Exclusion, Silica Particles, Motion Picture Features, Undeclared Productions, Hidden Camera Exclusion

TV Production:

Episodes:

Inside and Outside Studio

Rate is \$0.40 per \$1000 GPC subject to minimum listed below;

\$245 per 30 minute episode for series

\$400 per 60 minute episode for series

\$530 per 90 minute episode for series

Strip Shows

TV rate above applies per week

Pilots:

Rate is \$0.60 per \$1000 GPC subject to minimum listed below;

\$450 flat for 30 minute pilots/specials

\$950 flat for 60 minute pilots/specials

\$1,240 flat for 90 minute pilot/specials

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Presentations & Webseries

Rate is \$0.50 per \$1000 GPC subject to minimum listed below;
\$100 flat per presentation

Blanket Additional Insured \$included
Waiver of Subrogation-Bravo \$included

\$2,000 Minimum Working Deposit Premium

NON-OWNED & HIRED AUTO LIABILITY: (Symbols 8, 9)

| Coverage | Limits |
|--------------------------------|---------------|
| Non-Owned/Hired Auto Liability | \$1,000,000 |
| 5.36 per \$100 COH | |
| Hired Auto and | |
| Non-Owned Auto | |
| Working Deposit Premium: | \$570 |
| TRIA | \$11 |

TRIA to be Included at 2% in addition to the GL and Auto premium

Assigned Policy Number: TBD

Carrier: The American Insurance Company

Term: 1/1/2020-2021; Coverage effective as of 12:01 AM.

UMBRELLA:

| | | |
|-----------------------------|----------------|-----------------|
| Limits: | \$5,000,000 | Each Occurrence |
| | \$5,000,000 | Aggregate |
| SIR: | NIL | |
| Annual Premium*: | \$5,610 | |
| Includes Terrorism Premium: | \$110 | |
| Commission: | 0% | |
| Production quotes: | | |

Pilot/Specials - subject to \$1,000

TV Productions - subject to \$2,800

Presentation - subject to \$500

Productions involving stunts, pyro-technics, waterborne exposures, auto chasing, racing, animals, action films, or other hazardous activities may not fall within the terms of the blanket program. Terms, conditions, limits, deductibles and rates will be negotiated separately.

TRIA is 2% in additional to the umbrella premium

Endorsements: Abuse, Assault Exclusion - Coverage B, Intellectual Property Exclusion, Aircraft Exclusion, Lead Exclusion, Auto Exclusion - Coverage B, Policy Territory Limitation - Coverage B, Care, Custody or, Control Exclusion - Coverage B, Silica Exclusion, Declared Production Endt, Violation of Statutes Exclusion (Emails, Fax, Phone Calls), Communicable Disease Exclusion, Watercraft Exclusion - Coverage B, Employee Injury Exclusion - Coverage B, USL&H/Jones Act Exclusion, E&O Exclusion, Exclusion of Nuclear, Biological or Chemical Terrorism, Field of Entertainment Exclusion - Coverage B, Additional Policy Provisions, Fireworks & Pyrotechnic Exclusion - Coverage B, Privacy and Security Statement, Fungi or Bacteria Exclusion, State Amendatory Endt, Employee Injury Exclusion [if ffic not covering UL EL], Individuals as Named Insureds Limitation - Coverage B [if individuals are named insureds], Personal and Advertising Injury Exclusion - Coverage B, Policy Territory Limitation - Coverage B, Abuse, Assault Exclusion - Coverage B, UM/UIM Coverage - Coverage A

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Assigned Policy Number: UST004610200**Carrier: The American Insurance Company****Term: 1/1/2020-2021; Coverage effective as of 12:01 AM.****FOREIGN GENERAL LIABILITY:**

| <u>Coverage</u> | <u>Limits</u> |
|-------------------------------|---------------|
| General Aggregate | \$2,000,000 |
| Products/Completed Operations | \$2,000,000 |
| Personal/Advertising Injury | \$1,000,000 |
| Each Occurrence | \$1,000,000 |
| Fire Damage | \$ 100,000 |
| Medical Expense | \$ 10,000 |

| | | | | |
|---------|-----------------|-------|------------------|--------|
| ➤ Rate: | Pre-Production: | \$122 | Number of Weeks: | if any |
| | Production: | \$243 | Number of Weeks: | if any |
| | Post: | \$97 | Number of Weeks: | if any |

Policy endorsements: **200215 0998** Intellectual property exclusion; **200288 0999** Exclusion of aircraft liability; **200289 0999** E&O exclusion; **200290 0999** Coverage B: Personal & Advertising injury liability – Entertainment industry exclusion; **200291 0999** Exclusion – asbestos; **200292 0400** Additional Insured – Blanket

FOREIGN COMMERCIAL AUTOMOBILE LIABILITY:

| <u>Coverage</u> | <u>Limits</u> |
|----------------------------------|---------------|
| Bodily Injury- each person | \$1,000,000 |
| Bodily Injury- each occurrence | \$1,000,000 |
| Property Damage- each occurrence | \$1,000,000 |
| Medical Expense- each person | \$ 10,000 |
| Medical Expense- each accident | \$ 10,000 |

FOREIGN VOLUNTARY WORKERS COMPENSATION:

| <u>Coverage</u> | <u>Limits</u> |
|-----------------------------------|----------------------------|
| Workers Compensation (coverage A) | Statutory |
| Employers Liability (coverage B) | \$1,000,000 |
| Excess Repatriation (coverage C) | \$ 250,000 (each employee) |

Covered Persons:

| | |
|-------------------------------|---|
| U.S. Hired &/or U.S. Citizens | Coverage "A" and "B" Rate: \$45# of Cast/Crew: if any |
| Third Country Nationals | Coverage "A" and "B" Rate: \$45# of Cast/Crew: if any |
| UK Nationals | Coverage "A" and "B" Rate: \$30# of Cast/Crew: if any |
| Local Nationals | Not Covered |

Rates are per man week

Number of Weeks: TBD

Foreign Employers Liability Exclusion - It is agreed that such insurance as is afforded by the Foreign Voluntary Worker's Compensation and Employer's Liability Insurance Coverage Part shall not apply to suits brought or judgments rendered for Employers' Liability in the following countries:
United Kingdom, Ireland, Hong Kong, Argentina, Australia, Belgium and Italy

Note: Flight Concentration is limited to 10 passengers per commercial flight. Please advise if there will be more than 10 passengers per flight.

*** Territory: anywhere in the world excluding the United States of America (it's territories and possessions) including Puerto Rico, Canada and anywhere the United State of America has embargos, sanctions or bans in effect.**

| | |
|---------------------------------|--|
| Filming Locations: | TBD |
| General Liability: | \$1,250 |
| Blanket Additional Insured: | Included |
| Contingent Auto Liability: | \$500 |
| Foreign Voluntary Workers Comp: | TBD based on the rates above (\$750 minimum) |
| Total Estimated Premium: | TBD (\$2,500 MP) |

No Commission

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PLEASE NOTE THAT ALL COVERAGES AND POLICIES ARE NOT SUBJECT TO FINAL AUDIT

Sincerely,

Reel Media

Garrett Rowe

Entertainment Underwriter

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