



Equipment All Risk

Film, photographic, and music equipment are vital to productions in the film and entertainment industries, and their loss or damage can result in significant financial setbacks. KEU Underwriting Managers' Equipment All Risk Insurance Solution provides comprehensive cover for physical loss or damage to such equipment. This solution can be tailored for coverage on a per-production basis or annually and is provided on a stand-alone basis. Coverage is offered on an agreed value, replacement value or market value basis.

What Does The Policy Cover?

- **All Risk Policy:** Covers equipment while in storage, transit, and when hired out.
- **Fire and Allied Perils:** Covers equipment at the storage location only, including:
 - Fire, lightning, explosion, or implosion.
 - Smoke, including fumes and gases.
 - Storm, wind, water, hail, or snow.
 - Bursting, leaking, or overflow of water apparatus or fixed oil-fired heaters.
 - Sudden, unexpected, and violent impact to the building where the equipment is kept.
- **Fire and Allied Perils and Theft:** Covers equipment at the storage location for Fire and Allied Perils, including theft involving forcible and violent entry or exit to the premises.

What Extensions May Be Included In The Cover?

- **Non-Appearance of Cameraman:** Covers reshoots or contractual obligations, following the key photographer being unable to attend the event or shoot due to an insured event.
- **Escalation Clause:** Provides 15% cover for 45 days.
- **Theft from Unattended Vehicles:** Sub-limit of 15%, capped at R150,000 for any one loss.

- **Abscension:** Covers instances where the hirer disappears with the equipment.
- **Loss of Footage, Faulty Stock, and Processing:** Covers costs for reshoots or contractual obligations.
- **Continuing Hiring Charges:** Covers payments owed to the hiring company while their gear is being repaired or replaced. This extension is included if hiring equipment is insured.
- **Additional Hiring Charges/Loss of Income:** Covers costs for the photographer to hire-in equipment to complete a project while their insured equipment is being repaired or replaced.
- **Liability:** Includes public liability, employers' liability, and third-party property damage for property under the insured's care, custody and control.

Main Exclusions To Note:

While this policy offers robust coverage, the following exclusions apply:

- Mysterious disappearance.
- Wear, tear, or mechanical breakdown.

Note: This is a summary of relevant points. For full policy information, please contact the KEU offices for the policy wording.

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