



Film and Commercial Producers' Indemnity

Producing a film or commercial involves significant risk, with multiple moving parts and substantial financial investment. KEU Underwriting Managers' Film and Commercial Producers' Indemnity Insurance Solution offers comprehensive protection against unforeseen events that could impact the production process.

What Does The Policy Cover?

This solution provides coverage across multiple critical areas of a production, ensuring that producers are protected from financial loss due to a variety of risks.

Cover Provided:

- **Nominated Key Cast & Crew:** Covers additional costs incurred due to the non-appearance of key cast and crew following:
 - Illness (subject to a Declaration of Health).
 - Accident.
 - Bereavement due to death or serious injury of immediate family.
 - Kidnapping.
 - Travel delay.
- **Negative / Digital Footage:** Covers additional costs incurred due to the destruction or corruption of recorded footage.
- **Faulty Stock & Processing:** Covers additional costs incurred due to incorrect processing or faulty stock used during production.
- **Props, Sets & Wardrobe:** Provides cover for physical damage to or the replacement/repair of props, sets, and wardrobe items used on set. This includes all items seen in front of the camera.
- **Miscellaneous Equipment:** Covers physical damage to hired-in or owned equipment used during production, which may include:
 - Continuing Hiring Charges.
 - Laptops and electronic equipment hired from cast and crew.
 - Construction equipment, tools, make-up, and make-up tools.
- **Laptops, Mobile Phones, and Other Electronic Devices:** Covers declared electronic devices owned by cast and crew, if specifically used for production purposes. This includes laptops and mobile phones.
- **Gazebos, Chairs, Portable Toilets, and Infrastructure on Location:** Covers loss, damage, or destruction of items used as infrastructure on location for which the production company is liable.
- **Extra Expense:** Provides cover for additional costs necessary to complete principal photography following physical loss, damage, or destruction of property used in connection with the insured production.
- **Riot and Strike:** Covers additional costs incurred if a riot or strike causes inaccessibility to the location or safety concerns for cast and crew. This includes reshooting, sourcing additional locations, or taking safety precautions.

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KEU Underwriting Managers (Pty) Ltd is an authorised financial services provider (FSP No. 5076). Our products are underwritten by Centriq Insurance Company Limited, a licensed non-life insurer and authorised financial services provider (FSP No. 3417). Cover is exclusively available through registered short-term insurance brokers. KEU is a proud member of SAUMA.





Film and Commercial Producers' Indemnity Continued...

What Does The Policy Cover?

- **Third-Party Property Damage:** Covers the production company should they become legally liable to pay for damage to third-party property under their care, custody, or control. This typically applies to locations used during production.
- **Office Contents:** Covers loss, damage, or destruction of office contents, including electrical data processing equipment. Laptops, two-way radios, and mobile phones can be included if specifically declared prior to policy inception.
- **Animal Mortality:** Covers the agreed value of an animal used in production, in the event of its death. This cover is subject to a veterinarian certificate.

Additional Cover Provided:

- **Public Liability:** Covers the insured should they become legal liability to pay third parties for death, bodily injury, or damage to property. This cover does not extend to cast, crew, or their personal property.
- **Employers' Liability:** Covers costs and expenses arising from bodily injury, death, disease, or illness of cast and crew employed during production. This cover does not apply where compensation is payable to an employee in terms of the Compensation for Occupational Injuries and Diseases Act.

- **Personal Accident:** Covers cast and crew for accident-related risks during production. The insured can select limits for:
 - Death & Permanent Total Disability (agreed limit).
 - Temporary Total Disability.
 - Emergency Medical Expenses.
- **Motor Vehicles:** Provides comprehensive cover for hired-in vehicles used during production. This includes action vehicles, vehicles used as props, and vehicles used by cast and crew. Cover is provided for the retail value of the vehicle in the event of theft, damage, or destruction.

Main exclusions to note:

While this policy offers extensive cover, the following exclusions apply:

- Communicable diseases.
- Mysterious disappearance.
- Terrorism.
- Theft from unattended vehicles.
- War and Nuclear.

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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