



BBC PRODUCTION INSURANCE CENTRE

GUIDE FOR
FILM & TELEVISION
PRODUCTION INSURANCE



Aon Limited trading as Aon/Albert G Ruben

BBC PRODUCTION INSURANCE CENTRE

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This Guide is intended for use by Independent Producers commissioned by the BBC.

It should be noted that this is a guide for information purposes only and does not represent the full policy wording.

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RISK MANAGEMENT PROCEDURES

The production should consider insurance solely as a financial safety net in the event of accident, loss or a liability incurred. It is obviously preferable for all concerned for the accident or loss to have been prevented and the liability not incurred. Therefore, when considering the insurance requirements for the production, the related issue of health, safety, security and contract terms should be taken into account. This makes for good risk management practice.

The production should, as necessary, obtain and follow appropriate guidance on issues involving health, safety, security, employing and contracting the services of personnel, entering into contracts with owners of locations, studios etc and suppliers of services and equipment, props, sets, costumes, vehicles, aircraft, boats and mobile plant.

When entering into contracts with any person or organisation, it is important that appropriately worded paperwork be used, e.g. contract of employment or engagement, terms of trade, letters of agreement. It is important for the protection of the Production that contracts, terms of trade indemnities and the like proffered by any person or organisation should not be signed or accepted (expressly or implicitly) without proper consideration and clearance.

The production is responsible for taking all reasonable care in all aspects of its work for the safety and security of personnel, property and equipment and failure to do so could prejudice any claim.

Maximum care should be taken of property or equipment. Insurance is not provided in respect of theft of items from unattended motor vehicles or for the unexplained disappearance of items. Please speak to the Production Insurance Centre if you are concerned about the security arrangements for equipment and property.

CLAIMS REPORTING PROCEDURE

Any incident likely to give rise to a claim under any of the following covers should be notified to the Production Insurance Centre immediately so that we can take appropriate action. This could include the appointment of Medical Advisers or Loss Adjusters appropriate to the incident who should be given your full co-operation in their investigations.

The Production must provide to the Production Insurance Centre &/or Insurers or the appointed Loss Adjuster all information and paperwork in support of any claim and to assist with any remaining enquiries. Failure to do so could prejudice the claim.

The Production should allow the Production Insurance Centre &/or the Insurers the opportunity to negotiate the settlement of any claim and should not without Production Insurance Centre's prior approval agree any settlement.

Any correspondence received from an external claimant, especially if it involves potential liability for personal injury, should be forwarded immediately, unanswered to the Production Insurance Centre.

For incidents or claims involving EMPLOYERS OR PUBLIC LIABILITY coverage please see the specific section of this guide.

PROCEDURE FOR ARRANGING PRODUCTION INSURANCE

It is suggested that discussion takes place as soon as possible and, in any event, no later than six weeks prior to commencement of the production, to

The following information should be provided:

- ◇ Title of Production
- ◇ BBC Department Commissioning Programme/programme number/SAP Code
- ◇ Name of the individual responsible for programming at the BBC
- ◇ Name of Producer(s)
Name of Director(s)
Name and Title of person designated as insurance contact
- ◇ Type of production i.e. single programme, series, pilot etc
(Please confirm running time and number of programmes)
- ◇ Name and percentages involvement of individuals or company finance if not 100% BBC. If a Co-Production please confirm details of the agreement.
- ◇ Insurable Production Cost (provide copy of final budget) plus confirmation of any deferments included
(Insurable Production Cost equals budget minus production fee, insurance, contingency, overheads etc)
- ◇ Start and finish dates of Pre-Production
- ◇ Start and finish dates of Principal Photography
- ◇ Start and finish of Post-Production
- ◇ Estimated delivery date
- ◇ Schedule number of filming weeks and days
- ◇ Details of film stock/tape and laboratory to be used.
- ◇ How often will negative be processed. Give details of frequency of return of rushes whilst overseas, together with details of transportation.
- ◇ Will any Archive or Library footage be used in the programme(s)? Yes/No (if yes, how many minutes?)

- ✧ Is equipment owned by the production company or hired in
- ✧ Name of Camera Supplier
- ✧ Name of Lighting Supplier
- ✧ Name of Sound Supplier
- ✧ Name of Props Supplier
- ✧ Name of Wardrobe Supplier
- ✧ Name of Set/Suppliers/Constructors
- ✧ Where will props, wardrobe and equipment be stored when not in use and what security arrangements will apply (including overnight), and who will be responsible for them
- ✧ Are there any individual props or wardrobe items valued in excess of £2,500.
- ✧ Estimated time to reconstruct or replace unusual sets, scenery or wardrobe.
- ✧ If office contents cover is required please give details of any previous losses, attempted break-in or thefts together with present security arrangements
- ✧ Give details of any filming involving animals
- ✧ If action vehicles are to be used please provide full details of activity plus details of any vintage or high value vehicles
- ✧ Will there be any overseas filming. Please confirm duration, countries to be visited and note of exchange rate used in your budget
- ✧ Are any visas or permission required to film overseas? Yes/No
If so, have they been obtained? Yes/No
- ✧ Maximum sum of cash in your possession at any one time, and details of safe/hotel security arrangements to be used
- ✧ Does the production include any covert or unauthorised filming or work in a 'war zone'?
(If Yes, please provide full details)

- ◇ Please provide a copy of the script, shooting schedule, crew and cast lists, if available
- ◇ Please provide details of
 - β names of the principal artists to be covered
 - β any 'stop dates' to be incorporated in the contract between the Covered Persons and the Production Company and/or the BBC. A stop date is defined as a date beyond which the Covered Person will no longer be available due to other commitments.
 - β any hazardous or dangerous activities involving any Covered Person, particularly where stunt doubles or stunt arrangers are to be used
 - β use of any special effects, stunts, pyrotechnics, etc.
 - β use of animals, particularly horses
 - β motor, railway, marine, aviation (including airside at airports) or off-shore, (e.g. on oil rigs) activity
 - β the name of the completion bond company, if applicable
 - β any large crowd scenes
- ◇ Who is issuing contracts on your behalf to artists, location owners, providers of filming facilities and resources
- ◇ Who is handling on your behalf issues relating to clearance of copyright, title, use of material etc
- ◇ Who will be advising you on safety matters

Full details of the cover is available, but it is of course impossible to include all the terms, conditions, exceptions for each section of cover in this guide. Cover is arranged on a World-wide basis, unless otherwise stated. You will be provided with a schedule of cover, which, in all respect, will be subject to normal Terms, Conditions and Exclusions, excepts as otherwise agreed.

CAST INSURANCE

This section is designed to indemnify the production against additional production costs (including abandonment) necessarily incurred in the event of accident, sickness or death of persons declared for cover. This section provides cover for the Director plus eleven other persons within the quoted rate. Additional persons may be included at additional cost.

The Producer should consider cover for any individual who could seriously affect the progress of the production as a result of their incapacity. Examples include the Director/Producer, Principal Artists, Presenter, and Director of Photography.

The Production Insurance Centre will require medicals and/or the completion of statement of health forms / cast declaration forms. The forms will be provided by the Production Insurance Centre.

As a guideline, we require a medical report for each nominated key artist where the production budget is greater than £1,000,000. Statement of health forms can be used for productions with budgets between £250,000 and £1,000,000 and cast declarations where the figure is below £250,000. Where there is need to vary this guideline, the Production Insurance Centre will discuss the need for medical information with each production individually.

All key persons once nominated to the Production Insurance Centre are covered for Accident Risks Only until such time as a medical report, statement of health or cast declaration has been received and approved by Insurers.

Reasonable medical fees (currently up to a rate of £45) will be paid by the BBC.

Cover provided under this section is extended to include the additional costs, which are reasonably and necessarily incurred in meeting a transmission/air date arising as a direct result of a covered loss.

DEDUCTIBLES

Productions up to £1,000,000	10% of the loss, with a minimum of £250 and a maximum of £750 each and every loss
Productions over £1,000,000 and up to £5,000,000	10% of the loss, with a minimum of £250 and a maximum of £1,500 each and every loss
Productions over £5,000,000 and up to £10,000,000	10% of the loss, with a minimum of £250 and a maximum of £2,500 each and every loss

AGE LIMITS

Additional terms and/or conditions may be applied in respect of any person under the age of 9 years or over the age of 70 years, and a medical examination will normally be required.

DOCTORS TO BE USED FOR MEDICAL EXAMINATIONS
FOR CAST INSURANCE

Where possible, medical examinations should be carried out by one of the following Doctors:

BBC Occupational Health Centre
White City, 201 Wood Lane
London W12 7TS
Telephone: 020 8752 5252

Dr Paul Gueret
69 Lower Baggott Street
Dublin 2
Telephone: (00 353) 1 676 1493
Facsimile: (00 353) 1 661 4787

Dr John Gayner
6 Sloane Square
London W12 7TS
Telephone: 020 7730 3700
Facsimile: 020 7730 6500

On occasions it will be necessary to arrange medicals at other locations in the United Kingdom or overseas.

The Production Insurance Centre will normally be able to provide you with details of a local doctor, but where this is not possible we will accept a medical, on the BBC Production Insurance form, from any fully qualified English speaking doctor - who is not the examinee's own General Practitioner.

EXCLUSIONS – CAST INSURANCE

This insurance does not cover against loss directly or indirectly caused by or resulting from:

- Any covered person(s) taking part in flying other than as a passenger
- Any covered person taking part in any hazardous act, feat or performance without the written consent of the BBC Production Insurance Centre
- The inability of any covered person to perform as a result of any illness, injury or condition not common to both sexes
- Any covered person under nine years of age who contracts mumps, chickenpox, measles, German measles, whooping cough, scarlet fever, tonsillitis or diphtheria.
- The inability of any covered person to perform due to the taking of drugs or narcotics unless prescribed by a registered medical practitioner or from any wilfully self-inflicted injury or illness.
- Loss or damage due to war risks, civil commotion, riot, rebellion, revolution or other hostile environments.

Insurers will give consideration to removing any of the above exclusions subject to full information being provided to the Production Insurance Centre.

NEGATIVE AND VIDEOTAPE INSURANCE **(INCLUDING FAULTY STOCK CAMERA AND PROCESSING)**

This section provides cover against additional production costs necessarily incurred due to loss of, or damage to, raw stock, exposed film or videotape, including sound track etc.

It will be necessary for you to advise the Production Insurance Centre of the name and location of the processing laboratory being used, the frequency of rushes to the laboratory, whether rush prints are to be viewed and whether any special filming techniques will be used. In addition we will need to know what security will be in place to ensure the safe keeping of master tapes and any original archive material.

Archive and Library material is covered to up to a limit of £50,000 in respect of re-copying cost only, subject to you providing full details of the work being undertaken and the method of storage, etc. Cover is subject to a £150 deductible in respect of each and every loss. In the unlikely event that original master tapes/film is loaned to you we must be fully informed as additional terms/safeguards will be required if cover for anything other than re-copying costs is requested by the owner of such material.

Cover will apply as and when appropriate between the date of the production being commissioned by the BBC until delivery subject to a maximum period of eighteen months.

Cover is also extended to include the additional costs reasonably and necessarily incurred in meeting a transmission/air date, arising as a direct result of an insured loss.

Special terms shall apply in circumstance where there is an extreme exposure, e.g where exposed negative is not processed at regular intervals. These will be discussed with the individual production.

CAMERA, LENSES, STOCK AND EQUIPMENT MUST BE FULLY TESTED AND PROVEN TO BE SOUND PRIOR TO THE COMMENCEMENT OF FILMING OR TAPING. THIS IS A CONDITION OF THIS INSURANCE

In the event of any potential claim under this section immediate notification is imperative in order that investigations can be made to isolate the cause of loss and thus avoid further damage.

DEDUCTIBLES

Productions up to £1,000,000	10% of the loss: minimum £250, maximum £750 each and every loss
Productions over £1,000,000 and up to £5,000,000	10% of the loss: minimum £250, Maximum £1,500 each and every loss
Productions over £5,000,000 and and up to £10,000,000	10 % of the loss: minimum £250, Maximum £2500 each and every loss

NOTE:

These deductibles only apply to the Faulty Stock, Camera and Processing Section of the Policy.

EXCLUSIONS – NEGATIVE & TAPE INSURANCE

This insurance does not provide cover against loss directly or indirectly caused by or resulting from:

- Deterioration, atmospheric dampness or changes in temperature;
- Intentional destruction or any covered property or at the direction of the Production;
- Exposure of videotape and videotape recordings to magnetic or electrical fields other than in connection with the recording or reproduction of such videotape recordings;
- Errors in judgement in exposure, lighting or sound recording, or from the use of incorrect type of camera, lens, raw film or tape stock;
- Exposure of videotape and videotape recordings and equipment to extreme temperatures, unless due to peril otherwise covered, or unless beyond the control of the production;
- Delay in delivery of raw film or tape stock;
- X-rays, X-ray systems, fluoroscopic inspection devices, electromagnetic radiation, radioactive contamination, exposure to radioactive materials, all weather controlled or uncontrolled and whether such loss be proximate or remote, unless beyond the control of the production;
- Shortage of inventory or any unexplained loss or mysterious disappearance;
- Faulty manipulation and/or judgement of camera operator and/or assistant.
- Loss or damage due to war risks, civil commotion, riot, rebellion, revolution or other hostile environments or the seizure or confiscation of equipment , tape or film stock.

PROPS, SETS AND WARDROBE INSURANCE

This section covers the Production against physical loss and/or damage to owned or hired props, sets and wardrobe during the course of the production.

Cover will apply as and when appropriate between the date of the production being commissioned by the BBC until delivery subject to a maximum period of eighteen months.

If the overall value is likely to exceed £10,000 for Antiques, Objets d'art, Furs, Watches, Jewellery, Gold Silver, Platinum and other precious metals or alloys full information must be supplied to The Production Insurance Centre who may require special arrangements for security.

The limits should be based on the estimated maximum value at risk at any one time and should take into account conditions imposed by the owners of hired props, sets and wardrobe. We will require a detailed list of all items which have an individual value of £2,500 or above.

Sets constructed by an external company should be at the responsibility and insured risk of the supplier until the item is handed over and accepted by the Production.

Where a claim is to be made under this section the date and circumstances of loss must be accurately identified and any suspected thefts reported to the police.

It should be particularly noted that coverage does not extend to unexplained loss and/or shortage of inventory and/or mysterious disappearance.

DEDUCTIBLE

£250 each and every loss

A letter will be issued providing evidence of this coverage for the production to show to owners of Props, Sets or Wardrobe

EXCLUSION – PROPS, SETS AND WARDROBE INSURANCE

This coverage does not cover loss or damage directly or indirectly caused by or resulting from:

- Insects, vermin, inherent vice, latent defect, mechanical or structural defect or breakdown, wear, tear, gradual deterioration, dampness or dryness of atmosphere, extremes or changes of temperature, shrinkage, evaporation, loss of weight, rust contamination, or leakage of contents, or wet or dry rot;
- Damage sustained while the property is being actually worked upon or loss or damage to any property undergoing construction, alteration, repair or testing unless caused by a peril not otherwise excluded;
- Shortage of inventory or any unexplained loss or mysterious disappearance;
- Rain, sleet, snow or hail, whether driven by wind or not, to property stored in the open (other than while on location and provided the production has taken reasonable steps to protect such property from the elements);
- Short circuit or other electrical injury, disturbance or failure unless fire ensues and then only for loss or damage caused by such fire;
- Damage to or destruction of property caused by or resulting from intentional acts of the production, or at the direction of the production.
- Theft of items from unattended motor vehicles
- Loss or damage due to war risks, civil commotion, riot, rebellion, revolution or other hostile environments or the seizure or confiscation of possessions.

EXTRA EXPENSE INSURANCE

This section is designed to provide cover against additional production costs necessarily incurred in the event of an important facility being physically damaged or destroyed by any external cause resulting in the interruption, postponement or abandonment of the production caused directly and solely from such damage.

Cover will apply as and when appropriate between the date of the production being commissioned by the BBC until delivery subject to a maximum period of eighteen months.

When preparing the shooting schedule the production company should assess the consequences of damage to a major set or prop - for example, careful thought should be given to the effects of a serious fire on a large set or damage to a special prop, replacement of which is not readily available - and thereafter determine their possible exposure. The limit of liability selected will be relative to the maximum additional cost that may be incurred.

Cover extends to include:

- a) Mechanical Breakdown of portable generators, camera equipment, sound equipment and lighting equipment, **provided** that these items were fully tested and proven to be in good working condition prior to being used on the production.
- b) Bomb scares resulting in denial of access and the like arising beyond the control of the Producer, subject to a limit of £50,000 in respect of any one claim.
- c) Mains power supply failure beyond the control of the Production, other than losses arising from strikes, subject to a limit of £50,000 each and every loss.
- d) Additional costs reasonably and necessarily incurred in meeting a transmission/air date, arising as a direct result of an insured loss.

DEDUCTIBLE

£500 each and every loss

EXCLUSION – EXTRA EXPENSE INSURANCE

This coverage does not cover loss or damage directly or indirectly caused by or resulting from:

- Insects, vermin, inherent vice, latent defect, mechanical or structural defect or breakdown, wear, tear, gradual deterioration, dampness or dryness of atmosphere, extremes or changes of temperature, shrinkage, evaporation, loss of weight, rust contamination, or leakage of contents, or wet or dry rot;
- Damage sustained while the property is being actually worked upon or loss or damage to any property undergoing construction, alteration, repair or testing unless caused by a peril not otherwise excluded;
- Shortage of inventory or any unexplained loss or mysterious disappearance;
- Rain, sleet, snow or hail, whether driven by wind or not, to property stored in the open (other than while on location and provided the production has taken reasonable steps to protect such property from the elements);
- Short circuit or other electrical injury, disturbance or failure unless fire ensues and then only for loss or damage caused by such fire;
- Damage to or destruction of property caused by or resulting from intentional acts of the production, or at the direction of the production;
- Loss of or damage to film or tape;
- Loss of use or replacement of animals due to any cause.
- Loss or damage due to war risks, civil commotion, riot, rebellion, revolution or other hostile environments including revocation of permits and the seizure or confiscation of equipment

Animal Extra Expense Insurance can be considered to protect the production in respect of interruption and continuity. Please refer to the Production Insurance Centre for full information if this cover is required.

CAMERA, SOUND, LIGHTING AND MISCELLANEOUS EQUIPMENT INSURANCE

This section covers physical loss of or damage to owned or hired camera, sound and miscellaneous equipment used during the course of production. **A list of all equipment to be covered must be sent to the Production Insurance Centre before cover can commence.**

Cover will apply whilst the equipment is being used for filming or during post production (for editing equipment) and is not covered whilst in storage between individual filming shoots.

Where a claim to be made under this section the date and circumstance of loss must be accurately identified and any suspected thefts reported to the police.

It should be particularly noted that coverage does not extend to unexplained loss and/or shortage of inventory and/or mysterious disappearance.

The production should avoid leaving valuable items of equipment in unattended vehicles, as this is not covered by insurance. In exceptional circumstance where this is unavoidable please contact the Production Insurance Centre to arrange the appropriate cover.

Particular consideration must be given in respect of portable items such as mobile phones and personal computers as lack of adequate care, safety and security may prejudice a claim payment.

A letter will be issued providing evidence of this coverage for the production to show to owners of Miscellaneous Equipment

DEDUCTIBLE

£250 each and every loss

EXCLUSIONS - MISCELLANEOUS EQUIPMENT INSURANCE

This section does not cover against loss or damage directly or indirectly caused by or resulting from:

- Insects, vermin, inherent vice, latent defect, mechanical or structural defect or breakdown, wear, tear, gradual deterioration, dampness or dryness of atmosphere, extremes or changes of temperature, shrinkage, evaporation, loss of weight, rust, contamination, or leakage of contents, or wet or dry rot;
- Damage sustained while the property is being actually worked upon or loss or damage to any property undergoing construction, alterations, repair or testing, unless caused by a peril not otherwise excluded;
- Shortage of inventory or any unexplained loss or mysterious disappearance;
- Rain, sleet, snow or hail, whether driven by wind or not, to property stored in the open (other than while on location and provided the production has taken reasonable steps to protect such property from the elements)
- Short circuit or other electrical injury, disturbance or failure unless fire ensues and the only loss or damage is caused by such fire;
- Damage to or destruction of property caused by or resulting from intentional acts of the production, or at the direction of the production.
- Theft of equipment from unattended motor vehicles
- Loss or damage whilst equipment is in storage
- Loss or damage due to war risks, civil commotion, riot, rebellion, revolution or other hostile environments or the seizure or confiscation of equipment.

THIRD PARTY PROPERTY DAMAGE LIABILITY INSURANCE

Insurers to pay to or on behalf of the Production Company all sums which the Production Company shall become legally obligated to pay as damages because of loss of, injury to, or destruction of property of others during the term of coverage while such property is in the care, custody or control of the Production Company and is used or to be used in connection with the insured production, including loss of use of property of others covered hereunder for which the Production Company is legally liable.

With respect to such insurance as is afforded by this coverage, the Production Insurance Centre shall:

- a) defend any suit against the Production Company alleging such damages which are payable under the terms of this coverage, even if any of the allegations of the suit are groundless, false or fraudulent;
- b) pay within the applicable limit of liability of £250,000;
 1. all expenses incurred by the Production Insurance Company, all costs taxed against the Production Company in any such suit, and all interest on that part of any judgement entered and which accrues after entry of the judgement and before the Production Insurance Centre have paid or tendered or deposited in court that part of the judgement on Claims covered by this Certificate which does not exceed the applicable limit of the Production Insurance Centre liability;
 2. premiums on appeal bonds required in such suit, and premiums on bonds to release attachments for the amount not in excess of the applicable limit of liability of this coverage, but without any obligation to apply for or furnish any such bonds; and
 3. all reasonable expenses other than loss of earnings, incurred by the Production Company at the Production Insurance Centre request.

DEDUCTIBLE

£250 each and every loss

EXCLUSIONS – THIRD PARTY PROPERTY DAMAGE LIABILITY INSURANCE

This coverage does not apply to:

- liability for injury to or destruction of property caused by or resulting from intentional acts of the Assured, or at the direction of the Assured;
- Liability for injury to or destruction of motor vehicles, aircraft, watercraft, railroad cars or equipment;
- liability for injury to or destruction of personal property which can be covered as props, sets or wardrobe, or any miscellaneous equipment used or to be used in connection with the insured production(s) which is rented to or leased by the Assured;
- liability for damage to or destruction of premises, rented to or leased by the Assured for any purpose other than location filming in connection with the insured production(s);
- liability for loss or damage arising out of shortage of inventory, unexplained loss, or mysterious disappearance;
- liability for loss of or injury to any animal;
- liability for loss of, damage to or destruction of premises and/or property used as living quarters for the Production Company cast and crew; or
- liability for loss of, or damage to, film, tapes, or soundtracks

PRODUCTION OFFICE CONTENTS INSURANCE

Cover can be provided for temporary production office contents only i.e. items purchased hired or borrowed by the Production for use only by the Production.

It is recommended that cover is effected as soon as the location of the production has been established. Please also notify us of any additional production offices that may be used on location.

A list of all equipment to be insured should be sent to the Production Insurance Centre before cover can commence.

It will be necessary to advise us of the overall 'replacement as new' values of the contents, if possible split between:-

- β Technical Equipment (Monitors? VCR's/Computer/Off Line Editing Equipment, etc)
- β Tenants' Improvements (Money expended on decoration, carpets, screening etc)
- β All other contents

DEDUCTIBLE

£100 each and every loss

EXCLUSIONS - PRODUCTION OFFICE CONTENTS INSURANCE

This section does not cover against loss or damage directly or indirectly caused by or resulting from:

- Insects, vermin, inherent vice, latent defect, mechanical or structural defect or breakdown, wear, tear, gradual deterioration, dampness or dryness of atmosphere, extremes or changes of temperature, shrinkage, evaporation, loss of weight, rust, contamination, or leakage of contents, or wet or dry rot;
- Damage sustained while the property is being actually worked upon or loss or damage to any property undergoing construction, alterations, repair or testing, unless caused by a peril not otherwise excluded;
- Shortage of inventory or any unexplained loss or mysterious disappearance;
- Rain, sleet, snow or hail, whether driven by wind or not, to property stored in the open (other than while on location and provided the production has taken reasonable steps to protect such property from the elements)
- Short circuit or other electrical injury, disturbance or failure unless fire ensues and the only loss or damage is caused by such fire;
- Damage to or destruction of property caused by or resulting from intentional acts of the production, or at the direction of the production.
- Theft of items from unattended motor vehicles
- Loss or damage due to war risks, civil commotion, riot, rebellion, revolution or other hostile environments or the seizure or confiscation of equipment.

CASH INSURANCE

This section is designed to provide cover for cash and other negotiable documents carried or held by the production in respect of any Production declared.

It will be necessary for the production to disclose in advance the maximum limit likely to be at risk at any one time. Details of safes, strong boxes, etc, together with estimated carryings during the course of the production should be advised. Consideration must be given to safe and sensible banking procedures, carrying of cash etc.

The production is responsible at all times to take adequate care of cash and ensure that cash carryings and storage is kept to an absolute minimum. Precise cover/limits should be agreed with The Production Insurance Centre.

Claims for loss of cash left anywhere unattended i.e. hotel room, motor vehicle, unlocked office etc will not be paid. It is therefore important to utilise hotel/motel safes and deposit boxers at all times when appropriate.

Where the carrying of cash unavoidable cover will be conditional on the actual sum being divided between senior members of the production team. For precise detail of these requirements please contact The Production Insurance Centre as far as possible in advance of cover being required.

Special terms may be necessary depending on value at risk, location etc.

Suspected thefts must always be reported to the police.

DEDUCTIBLE £100 each and every loss

EXCLUSIONS – CASH INSURANCE

This section does not cover loss, damage or destruction;

- due to any fraudulent, dishonest or criminal act (other than safe burglary or robbery or attempt thereof) by an employee, director, trustee or any other authorised representative of the production, whether acting alone or in collusion with others;
- due to the giving or surrendering of money or securities in any exchange or purchase;
- of or to manuscripts, records, accounts, microfilm or tapes;
- due to forgery;
- while money or securities are in the mail or in the custody of a carrier for hire other than an armoured motor vehicle company
- of or to money or securities while in the custody of any bank, trust company, similar recognised place of safe deposit, armoured motor vehicle company or any person who is duly authorised by the production to have custody of the money or securities, unless the loss is in excess of the amount recovered or received by the Production Company under;
 - a) the production's contract, if any, with or insurance carried by, any of the foregoing; or
 - b) any cover or indemnity in force which would cover the loss in whole or in part, and then this section shall cover only such excess
- of or to money, securities or other property as a result of unlawful detention or extortion payments (as distinguished from the proceeds of a robbery) surrendered to any person as a result of a threat to do (1) bodily harm to any person or (2) damage to the premises or other property owned by the production or held by the production in any capacity.
- caused by any employee if the production or any officer of the production (not in collusion with such employee) has knowledge of any fraudulent or dishonest act ever committed by the employee;
- caused by an employee upon whom coverage under any crime insurance in favour of the production or any predecessor in interest of the production) had been cancelled by specific written notice and not reinstated under the same or some superseding crime insurance.
- loss due to shortage disclosed on taking inventory or unexplained disappearance.
- loss due to book-keeping, accounting or billing errors or omissions

FOREIGN UNIT TRAVEL INSURANCE

This insurance provides coverage anywhere in the world outside the United Kingdom or whilst engaged in work in a hazardous or dangerous nature anywhere in the world, including the United Kingdom.

This cover is subject to Insurers normal policy terms, conditions and exceptions and full details of such cover is available on request. It should be borne in mind that this is a summary and cover is subject to the completion of proposal forms. Dependent upon the information disclosed, the standard terms and conditions could be varied in individual cases.

It is necessary for each person to be insured to complete a proposal form (these will be supplied by the Production Insurance Centre) and every effort should be made to return this form to us prior to departure so that any limitations or conditions imposed by Underwriters can be advised to the individual concerned before commencement of cover. Failure to comply with this may prejudice settlement of claims made at a later date.

SUMMARY

Insured Person

Any individual travelling outside the United Kingdom, or undertaking work of a hazardous nature anywhere in connection with the business of the production company.

Sums Insured

Personal Accident/Sickness/Temporary Life

Sum Insured £50,000

Medical and Emergency Travel Expenses

Sum Insured £1,000,000

Personal Baggage

Sum Insured £1,000

Personal Money

Sum Insured £200

Replacement of Personnel Expenses

Sum Insured £2,500

Operative Time of Cover

24-hour cover from the date each Insured Person departs from the United Kingdom until his/her return to the United Kingdom.

DEDUCTIBLES

1. A seven franchise is applied to Temporary Total Disablement following sickness.
2. A franchise of £25 will apply to each and every claim under the Medical and Emergency Expenses section.
3. A franchise of £25 will apply to each and every claim under the Baggage section.
4. An Excess of £25 will apply to each and every claim under the Money and Credit Cards section.

- Notes**
1. This insurance applies to persons aged 5 to 70
 2. It is necessary for persons to be insured to complete a Proposal Form
 3. Every effort should be made to return the proposal form to us in good time, in order that the insured individual and the Production Company may be aware of any limitations in cover that may be imposed by insurers to the attachment of cover.

SUMMARY OF BENEFITS

1. PERSONAL ACCIDENT AND SICKNESS

Benefits

In the event of Accident Bodily Injury causing:

- | | | |
|----|---|------------------------------|
| a) | Death, Loss of two or more Limbs or both Eyes, or one of each | £50,000 |
| b) | Permanent Total Disablement from usual occupation | £50,000 |
| c) | Temporary Total Disablement from usual occupation | £200 per week up to 52 weeks |

In the event of Sickness or Disease causing:

- | | | |
|----|---|-------------------------------|
| a) | Permanent Total Disablement | £50,000 |
| b) | Temporary Total Disablement from usual occupation | £200 per week up to 52 weeks* |

*Excluding the first 7 days of disablement of each and every claim

- Notes**
1. The capital sum is increased by £5,000 for each dependent child
 2. The following benefits apply to Insured Persons between 5 and 15 years of age:
Death - £5,000
 3. Permanent total Disablement restricted to "from gainful employment of any and every kind"
 4. There is no cover for persons under 5 or over 70 unless specifically agreed by the Insurers.
 5. The Policy does not cover bodily injury sustained whilst the Insured Person is engaged in parachuting, hang-gliding, air travel as a pilot or member of the crew, racing on horseback or on wheels, mountaineering necessitating the use of ropes or guides, whilst the Insured Person is committing or attempting suicide, pregnancy, use of non-prescribed drugs, any pre-existing physical defects or infirmities or injury sustained in a war zone.
 6. Certain section of the Policy do not apply in respect of stunt performers or stunt arrangers whilst engaged in or practising or rehearsing for or taking part in training peculiar to the performance of any stunt.

2. NATIONAL INSURANCE BENEFIT INDEMNITY

- Cover** Accidental Bodily Injury which shall independently or any other cause result within 24 months in death or disablement, or sickness or disease within 90 days of completion of overseas journey, such sickness or disease which is solely attributable to service overseas.
- Benefits** The National Insurance Benefit that the Insured person would have been entitled to or sickness occurred in the UK.

3. TEMPORARY LIFE ASSURANCE

- Cover** Death from any cause not covered by the personal Accident and Sickness Section:
- Benefit** £50,000
- Notes**
1. Persons over 70 years of age are excluded unless specifically agreed by the Insurers
 2. The death benefit is increased by £5,000 for each dependent child
 3. The following benefit apply to persons under 16 – Death £2,500

4. MEDICAL AND EMERGENCY TRAVEL EXPENSES (ACCIDENT OR ILLNESS)

- Cover** All Medical expenses and Emergency Travel Expenses necessarily incurred as the direct result of the Insured Person falling ill or sustaining Bodily Injury during the Overseas Journey.
- Benefit** Up to £1,000,000
- Notes**
1. Dental and Optical Expenses are not covered unless incurred in an emergency.
 2. It is a warranty that at the time of commencing the journey the Insured Person is in good health and does not suffer from any recurring disease.
 3. Pregnancy or Childbirth Expenses are excluded if they are incurred within 2 months of the expected date of confinement and only Emergency Expenses are covered if they are incurred more than 2 months before the expected date of confinement.
 4. Any expense consequent upon an Insured Person travelling against medical advice is excluded.
 5. Any person under 5 or over 70 years of age is not covered unless specifically agreed by the Insurers.
 6. The policy does not cover bodily injury sustained whilst the Insured Person is engaged in parachuting, hang-gliding, air travel as a pilot or member of the crew, racing on horseback on wheels, mountaineering the use of ropes or guides, whilst the Insured person is committing or attempting suicide, pregnancy, the use of non-prescribed drugs, any pre-existing physical defects or infirmities or injury sustained in a war zone.
 7. The policy does not apply in respect of stunt performers or stunt arrangers whilst engaged in or practising or rehearsing for or taking part in training peculiar to the performance of any stunt.

5. PERSONAL BAGGAGE INSURANCE

Cover Loss or damage to:

- a) Any baggage, clothing or personal effects belonging to or responsibility of the Insured person for a total sum insured of £1,000. Please note, however, that the policy contains a single article limit of £250 in respect of valuables or a personal nature (i.e. furs, jewellery, watches, articles made of or containing precious stones or

metal, photographic equipment, personal stereos, compact disc players, electronic personal organisers and personal computers.

- b) Equipment of Tools of Trade owned or hired by the Insured Person for which the Insured person is responsible, which have been declared to underwriters and agreed.

6. REPLACEMENT OF PERSONNEL COSTS

Cover will be provided in respect of expenses necessarily incurred in sending out a replacement for a person where such replacement is made necessary by the death disablement or illness of an Insured Person the circumstances covered by this policy.

Benefit Limit £2,500

7. DELAYED BAGGAGE

Cover Personal Baggage being lost for more than 12 hours

Benefit Up to £250 towards the cost of purchasing replacement clothing and toiletries

Note Any amount paid will be deducted from the settlement if the personal baggage is found.

8. PERSONAL MONEY INSURANCE

Cover Loss of Personal Money or financial loss from the fraudulent use of any credit, cheque, bankers or cash card issued in the British Isles.

Benefit Limit £200

- Notes**
1. Money includes coin, bank and currency notes, cheques, postal and money orders travellers cheques and tickets.
 2. Loss of Money etc. Not reported to the police within 48 hours of discovery is excluded.

9. HI-JACK INSURANCE

Cover If the Insured Person is travelling in an aircraft or vehicle that is hi-jacked.

Benefit £100 per day or part that the Insured Person is detained by the Hi-jackers.

Additional costs of travel and accommodation necessarily incurred as a direct result of the Insured Person being Hi-jacked.

Limit £5,000 per Insured Person

10. PERSONAL ACCIDENT – HAZARDOUS ACTS

Cover will be provided under Section 1 Personal Accident subject to prior declaration and acceptance by Insurers for acts undertaken which are deemed to be hazardous in accordance with the provisions of the appropriate agreement.

THE MEDICAL EMERGENCY SERVICE

Whilst travelling abroad, assistance will be provided by International Assistance Services Ltd (**IAS**) in the event of a medical emergency in the following ways:

Medical advice will be given.

Names and addresses of suitable doctors, hospitals, clinics and dentists will be provided when consultation or minor treatment is required.

Arrangements will be made for a doctor to visit and for hospitalisation, if necessary.

Special drugs, if unobtainable locally, will be obtained and dispatched to the patient.

An **IAS** appointed Medical Officer would continue to monitor the patient's condition.

IN ADDITION

IAS will provide multi-lingual assistance co-ordinators who are in most cases able to converse with doctors and hospitals abroad in their own language, which helps in the understanding of the situation.

IAS consults Medical Advisers at the outset for their views on the desirability or arranging repatriation and the best method to be adopted. Whenever necessary patients will be escorted by a qualified medical attendant.

Hospitals or doctors abroad will be contacted and any necessary fees guaranteed.

Specially equipped air ambulances are available for critical cases on the recommendation of the **IAS** Medical officer whilst in less serious circumstances scheduled air services will be used.

Upon arrival in the UK an ambulance will be provided to convey the patient quickly and comfortably to a NHS Hospital or home address whenever necessary.

Arrangements may be made for any other members of the party to travel home.

If it is necessary to transport the next-of-kin to a sick or injured person, all necessary arrangements will be made for outward and return journeys.

IMPORTANT

IAS PROVIDE A PROFESSIONAL 24 HOUR EMERGENCY SERVICES, SO PLEASE BEAR 4 THINGS IN MIND:

1. Do not try to provide your own solution to your problems (which would be at your own expense) but let **IAS** act for you from the outset.
2. **IAS** needs to be informed promptly of your problem although it is usually sensible whenever practical to obtain an initial report from a doctor before making your first call to them. This helps them to provide the best advice and their medical experts can converse with their opposite number to ensure that a correct course of action is taken.
3. You **must** leave **IAS** to decide who is the most suitable, the most practical and the most reasonable solution to any problem.
4. You must read the policy exclusions appropriate to the Medical and Emergency Travel Expense Insurance so that you are fully informed of the extent to which any expenditure by **IAS** on your behalf can be reimbursed by this insurance.

YOU CAN CONTACT IAS 24 HOURS A DAY BY

TELEPHONE	020 8763 1155
FACSIMILE	020 8643 7753
TELEX	8951673 IAS-G

The **IAS** Emergency Centre is manned 24 hours a day (all holidays included) and Assistance Co-ordinators are there to provide help and offer advice. The emergency telephone number should be contracted, but in the event of you experiencing any difficulty you may send **IAS** a fax or a telex quoting your name and policy number, together with your contact numbers abroad. On receipt of your message **IAS** will endeavour to contact you without delay.

FAX/TELEX

Many of the larger hotels, hospitals and travel agencies have fax or telex facilities and contact can be made with the Emergency Centre in this way, whatever the time of day or night.

Before contacting the Emergency Centre, check whether your hotel or hospital has fax/telex facilities, and if so please give their fax/telex number, since this will enable **IAS** to leave urgent messages even if you are not on the premises.

CONTINGENT PERSONAL ACCIDENT INSURANCE
(UK only)

This policy is designed to provide Personal Accident benefits as defined in the relevant Union agreement for all Union members if injury or death occurs and is subsequently regarded as being hazardous or dangerous work as defined by the relevant Union.

The cover provides Personal Accident benefit in accordance with the Union requirements for all Union members if injury or death occurs which is subsequently regarded as being hazardous or dangerous work as defined by the Union.

Despite this cover it is still necessary for the producers to advise prior to any activity taking place or any non-hazardous or dangerous work so that separate Personal Accident cover can be effected for the benefits set out in the relevant Union agreements.

LIVESTOCK INSURANCE

We would normally expect the production to be responsible to the owner/supplier of any animal for sickness, death, injury to or loss of the animal and any resulting veterinary fees only to the extent caused by the production's negligence. Where the terms of the proposed agreement with the owner/supplier differ, additional insurance cover may be necessary.

In all cases, the Production Insurance Centre should be provided with the following information to enable cover to be considered:

- β Details of any valuable or rare or wild animals to be used, where, when and for what purpose
- β The name of the supplier
- β How the animals are to be transported (if relevant) and whether transportation is the responsibility of the production or the owner/supplier. Normally, we would expect the owner/supplier to be responsible whilst he is having the animals transported to or collected from the production's charge.

In some circumstances, a veterinary certificate or declaration of health and details of the animal's transported to or collected from the production's charge.

Owners/handlers of some categories of wild animals are required by law to hold a certificate of liability insurance and this may need to be checked.

Any additional insurance premiums incurred will be at the expense of the Production.

EMPLOYERS' AND PUBLIC LIABILITY INSURANCE

The policy will, subject to the terms, exceptions, conditions, endorsements and limits of indemnity of the policy, indemnify the BBC and/or the Production Company against:

- A. All sums which the BBC shall become legally liable to pay as damages and in addition claimants' costs and expenses in respect of bodily injury or loss of or damage to property as defined in any section to which this policy applies and which arises in connection with the production.
- B. All costs and expenses incurred with the written consent of the Insurance Company in respect of any claim against the BBC and/or the Production Company, which may be the subject of indemnity under this policy.
- C. The payment of the solicitor's fees incurred with the Insurance Company's written consent for representation of the BBC and/or the Production Company at:
 - (i) any Coroner's Inquest or Fatal Accident Injury in respect of any death
 - (ii) proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty resulting in bodily injury or loss of or damage to Property which may be the subject of indemnity under the Policy.

EMPLOYERS' LIABILITY

Limit of Liability: Cover limits are confidential, however, we can confirm the indemnity limits exceed those required by statute.

SCOPE OF COVER

This insurance will cover the liability of the BBC to pay damages to any of its employees whilst employed in or temporarily outside of Great Britain, Northern Ireland, Isle of Man, Channel Islands and Eire for bodily injury arising out of and in the course of employment by the BBC and caused during the period of insurance.

Please note that, in many overseas countries, additional local insurance may need to be arranged where residents of that country are being employed by the production, e.g. workers compensation insurance in USA or Australia.

Cover will apply as and when appropriate between the date of the production being commissioned by the BBC until delivery subject to a maximum period of 18 months.

PUBLIC LIABILITY INSURANCE

Limit of Liability: £15,000,000 any one occurrence

SCOPE OF COVER

A. Accidental Bodily Injury to any person

B. Accidental Loss of or damage to property

Cover applies anywhere in the world; however, additional insurance arrangements may be necessary respect of activities in USA or Canada. It will therefore be necessary for the Production Insurance Centre to be notified in advance of such activities to enable any additional insurance needs to be assessed and provided for.

Appropriately worded contracts, terms of trade or letters of agreement should be issued and checked by your legal representative or Production Insurance Centre where appropriate

EMPLOYER'S LIABILITY AND PUBLIC LIABILITY - CLAIMS PROCEDURE

In the event of any incident likely to give rise to a claim under this policy, the Production should notify the BBC Insurance Department either direct or via The Production Insurance Centre and any correspondence received on the subject forwarded, unanswered.

It is advisable for any person involved in an accident, however trivial, to be seen by a qualified nurse or doctor.

All statutory procedures must be observed and any accident or "near miss" must be reported independently to the appropriate authority e.g. Health and Safety Executives

MOTOR INSURANCE

Please be aware the process for arranging motor insurance in respect of BBC hire vehicles has changed with effect from **18th September 2006**.

BBC Transport Department no longer exists and has been replaced by the external supplier 'Lease Drive'. The contact number remains the same; - 020-8225-8555.

Unit Vehicles

Hires, which commenced prior to the 18 September, will continue under the old arrangement (i.e. BBC Insurance) until their conclusion.

Any new hire vehicle bookings should be made via Lease Drive and you should contact either Jamie Hindhaugh or Lorraine Flegg (please see e-mail addresses below).

In contacting Jamie or Lorraine, you should summarise your requirements and any preference of supplier. Jamie and Lorraine will authorise any use of the BBC's Lease Drive arrangements and put you in direct contact with the appropriate hire car company (HC).

The Production will enter into a direct contract with the HC including the HC's insurance.

The Production will therefore need to satisfy the HC's insurance criteria for drivers and liaise with the HC for proof of insurance and/or to report accidents/damage in respect of the vehicles supplied.

We can no longer accept or approve driver declaration forms at the Production Insurance Centre for unit vehicles.

lorraine.flegg@bbc.co.uk

jamie.hindhaugh@bbc.co.uk

In the event of an accident or incident that may give rise to a claim

Any incident likely to give rise to an insurance claim (whether by a third party or vehicle supply company) must be reported to the hire car company immediately.

Action Vehicles

The BBC's motor insurance arrangements will continue to apply in respect of action vehicles.

Driver declaration forms will be required in respect of each individual intending to drive the vehicle.

Please continue to forward any driver declaration forms for 'action vehicles' direct to the Production Insurance Centre for approval prior to driving, along with details of the **make, model, registration number of the vehicle and period of hire.**

- The cover provided is for business use and to and from location only. Cover cannot be extended for use of the vehicle by the production team members in their own time.
- The cover provided is for use whilst in the UK & for UK registered vehicles taken to European destinations. When hiring vehicles abroad, please ensure that you arrange insurance with the hire company at the time of hire.
- We cannot provide cover for vehicles that are owned by production staff, even if the vehicle is used for the purposes of the production.
- Cover is not provided in respect of theft of or damage to any personal items belonging to members of the production team whilst in the vehicle.
- Each vehicle must be in road worthy condition and, where appropriate, have a current MOT certificate.

- Prop action vehicles are covered only whilst in use as “in vision” / action props and whilst being driven or transported by the BBC to and from filming locations.

When difficulty is experienced, advice and assistance can be provided by the Production Insurance Centre.

N.B. It is the responsibility of the Production Company to ensure that all vehicles not eligible for cover as described above are adequately insured elsewhere by the owner or supplier of the vehicle for the purposes to which will be used during the course of production.

In the event of an accident or incident that may give rise to a claim

Any incident likely to give rise to an insurance claim (whether by a third party or vehicle supply company) must be reported to the BBC's motor claims handling company, Noblas, immediately. A Motor Vehicle Accident/Theft/Incident report form should be completed (these will be supplied by Noblas). The telephone number for Noblas is 01628 478500 - ask for the BBC Motor Claims Unit

INSURANCE OF HIRED IN PLANT
(e.g. MOBILE CRANES, HOISTS AND THE LIKE)

You will be required to provide details to the Production Insurance Centre of any proposed use of this type of plant.

Owners of such plant normally operate under their own trade conditions of hire, (known as CPA Rules). These terms are onerous and place additional insurance responsibilities on the hirer. Whenever possible, acceptance of these terms should be avoided. If you are obliged to accept CPA terms, it is usually possible to request the supplier/operator to provide cover from his own insurance arrangements to protect the production against the additional contractual responsibilities accepted by it. This is standard practice and there is usually an additional charge by the suppliers, e.g. 15% of the hire fees for the provision of this insurance. Otherwise, additional insurance cover may have to be arranged and any additional premium incurred will be an expense to the Production.

The supplier/operators of many items of plant are required by laws to hold a current engineering inspection certificate. In some circumstances a copy of this may be required.

INSURANCE OF MARINE VESSELS **(BOATS, YACHTS ETC)**

The Public Liability insurance described in this guide provides cover for the Production's liabilities arising out of filming with, from or travelling in marine vessels. Where the vessel is being contracted complete with the operation services of a skipper and/or crew, insurance cover is not provided here for what is termed "Marine Insurance". That remains the responsibility of the vessels owner or operator. It is therefore essential to ensure that the owner/operator holds adequate insurance in respect of the Hull of his boat (including associated equipment) and his operational liabilities to his crew, third parties and passengers (including Production personnel).

As an additional protection to the production it is preferable, wherever possible, to have the BBC or the Production company named under the operator's policy as an additional insured and what is termed a "waiver of subrogation rights" agreed by his insurers.

The limit of liability cover required will be determined by the use of the vessel and the number of passengers to be carried, but in any event it should not normally be less than £5,000,000.

Where any vessel will be in the operational charge of the Production it is essential to establish that the vessel supplier's insurance will continue to apply during the Production's use of the vessel. If this is not the case, additional insurance may be required and this can be arranged at the expense of the production.

In all circumstances, the Production Insurance Centre will need to be provided with the following:

- β Details of all marine vessels to be used, where, when and for what purpose
- β The name of the supplier/owner of each vessel
- β Who will be in operational control of the vessel
- β The maximum number of passengers to be on board any one vessel
- β If the marine insurance is to be the responsibility of the production
 - β The value of the hull
 - β Also, in some circumstance, full details of the vessel, i.e. name, registration number, length, engine capacity etc.
 - β A copy of any paperwork proffered for signature by the vessel owner/supplier.

This information will enable the adequacy of the existing insurance arrangements to be checked and any additional arrangements made as necessary. Please note that any additional premium incurred will be an expense to the Production.

FILMING INVOLVING THE USE OF AIRCRAFT
(e.g. HELICOPTERS, LIGHT AIRCRAFT, MICROLIGHT, HOT AIR
BALLOONS, GLIDERS AND THE LIKE)

The Public Liability Insurance described in this guide provides cover for the Production's legal liabilities for filming from, with or travelling in any aircraft, also whilst filming at airports, including whilst airside. It does not provide what is termed Aviation Insurance. This remains the responsibility of the aircraft operator. It is therefore essential to ensure that the operator holds adequate insurance in respect of hull of his aircraft (including all associated equipment) his liabilities to his aircraft crew, third parties and passengers (including Production personnel). The limits required to be held by the operator will necessarily vary according to the circumstances but should not normally be less than £5,000,000.

As an additional protection to the Production it is preferable, wherever possible, to have the BBC or the Production Company named under the operator's police as an additional insured and what is termed a "waiver of subrogation rights" agreed by his insurers.

The BBC holds a list of aircraft operators who have been approved safety wise and many of whom have agreed to comply with these additional insurance requirements in respect of all booking. Therefore you may wish to select one of these operators.

In all circumstances the Production Insurance Centre will need to be provided with:

- β Details of all aircraft expected to be used
- β The name of the supplier/operator of each aircraft
- β Description of aircraft use
- β Dates of use
- β The maximum number of passengers to be carried at any one time
- β The type of camera mount (if applicable) being used
- β A copy of any paperwork proffered for signature by the aircraft operator/supplier

This information will enable the adequacy of the existing insurance cover to be checked and any additional insurance arranged as necessary. Please note that any additional premiums incurred will be expense to the Production.

ERRORS AND OMISSIONS INSURANCE

It should be noted that the BBC will not normally require you to provide Errors and Omissions cover for the BBC transmission of the programme. If you are in any doubt about the requirement for Errors and Omissions Insurance, please speak to the BBC Commissioning Department.

The Production Insurance Centre can offer advice and arrange cover for E & O Insurance where this is required outside of the agreement with the BBC.

ADDITIONAL SPECIALIST INSURANCE

Weather Insurance

Political Risk Coverage
(i.e. Confiscation and Detention)

Relocation Extra Expense

Although the above mentioned types of insurance are available, it is BBC policy only to arrange such cover in exceptional circumstances where a high financial risk is involved. If you consider any of these or other types of insurance to be necessary for your production, please explain the circumstances to the Production Insurance Centre. Approval from your BBC Commissioning Department may be necessary before we can arrange such cover.

