

# Media production insurance

## Insurance Product Information Document

No Risk

Company: No Risk, license: 12016958 (NL)

Product: Media production insurance

This information document only provides a brief summary of the insurance policy. Our [terms and conditions](#) describe in detail what is covered and what is not covered.

### What is this type of insurance?

A media production insurance policy covers the risks associated with producing a media-/film production. This information document only applies to our standard product. If specific agreements have been made about conditions and/or premium, it is not a standard product. In that case, this information document does not apply.



#### What is insured?

Our media production insurance policy consists of different sections. The different sections are also stated on your policy schedule.

- ✓ **Production media**  
This section covers defects, damage, loss and destruction of production media.
- ✓ **Cast**  
When a person important to a production (e.g. a leading actor or the director) falls ill or is otherwise unable to work, additional costs often have to be incurred. For example, because certain scenes can only be filmed when that person has returned. This section covers the extra costs incurred in those cases.
- ✓ **Extra expense**  
If a production has to be cancelled, postponed or interrupted, the costs you have already incurred and the additional costs you still have to incur will be reimbursed.
- ✓ **Production property**  
If items used during a production are damaged, broken or lost, the insurance company will reimburse the value of these items. This concerns items such as cameras, lenses, sound and lighting equipment, props, sets and decor.
- ✓ **Property of others**  
If you use items that belong to third parties and those items are damaged, broken or lost during a production, the damage and the additional legal costs will be reimbursed.
- ✓ **Production money**  
If cash is stolen or lost during a production, that amount will be reimbursed by the insurance company.



#### What is not insured?

- ✗ Lack of financial support, insufficient interest and lack of permits.
- ✗ Inherent defects and wear and tear of equipment.
- ✗ Communicable diseases.
- ✗ Loss caused by motor vehicles.
- ✗ Loss resulting from cybercrime or cyber incidents.
- ✗ Wilful misconduct, recklessness and fraud.



#### Are there any restrictions on cover?

- ! A deductible applies to all sections.
- ! Productions involving risks such as stunts or dangerous sports, cannot always be insured.
- ! Cast: There is no cover if the insured person was already being treated for the disease or condition by a doctor/specialist before the insurance policy was purchased. An age limit applies to the 'Cast' section.
- ! We may require you to take (additional) preventative measures. The damage will not be reimbursed if you have failed to take these preventative measures, and our interests have been harmed as a result.



### Where am I covered?

This insurance policy applies to media-/film productions in Europe. If you need global coverage, we must discuss this with the insurance company first.



### What are my obligations?

When you apply for the insurance policy, you must answer our questions honestly. You must also share the budget, synopsis and shooting schedule with us. You must do as much as possible to prevent and limit damage. Report losses as soon as possible, and notify us of any changes in your situation as soon as possible.



### When and how do I pay?

The premium must be paid as soon as possible after receipt of the invoice. The premium must always be paid before the start of principal photography. You are obliged to pay the premium after receiving the invoice. If you do not pay on time, your production will not be insured, but you will still have to pay the premium afterwards.



### When does the cover start and end?

Coverage starts at the time of payment, and ends one month after the delivery date.



### How do I cancel the contract?

This insurance policy is valid for a fixed period, and therefore cannot be cancelled.

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