

Production Insurance Guide for ITV commissioned productions

Introduction:

The arrangement of a comprehensive Production Insurance by ITV on all their commissioned productions.

Quartz Insurance Brokers have arranged a comprehensive production insurance package at the best possible premium levels for use by production companies commissioned by ITV.

Quotation

Please contact Quartz at the numbers listed below to obtain a quote

Your ITV team production insurance team at Quartz:

Quartz Insurance Brokers Ltd 16 Queen Square Bristol BS1 4NT
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James Thompson Tel: 0117 360 0364
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QUARTZ INSURANCE BROKERS LTD

16 QUEEN SQUARE, BRISTOL BS1 4NT

TELEPHONE: 0117 360 0360 · FAX: 0117 372 0669 · WWW.QUARTZIB.COM

REGISTERED IN ENGLAND NO. 06737067 · AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY

ITV Production Insurance Scheme Summary

Summarised below is the standard cover provided by the ITV production insurance package.

Cast

Insures the production for the additional costs arising in the event of injury or illness to a cast or crew member during the production. Cast and crew members are added by completion of a health form or, in some cases, by a medical.

Negative Film and other Media

Insures the production for the additional costs arising in the event for the loss or damage to film, tape or digital data including faulty camera, stock and processing.

Library Stock

Insures the production for the additional costs arising in the event to archive material

Props Set and Wardrobe

Insures the production for loss or damage to props set and wardrobe either owned or hired. This section includes both cover for Antiques, objects of Art, precious or semi-precious stones or metal and also animal mortality.

Miscellaneous Equipment

Insures the production for loss of or damage to owned or hired technical equipment

Extra Expense

Insures the production for the additional costs arising from loss or damage to property or facilities engaged by the production company

Office Contents

Insures the production for loss or damage to production office contents wherever such office may be located

Money

Insures the production for losses of production money including on location.

Employers Liability

Insures the production for defence costs and damages arising from the illness or injury to an employee of the production company alleged by the employee to have been caused by the employer's negligence

Public Liability

Insures the production for defence costs and damages arising from third party property damage or third-party physical injury alleged to have been caused by the production company negligence

Action Vehicle Physical Damage

Insures the production for loss or damage to vehicles used by the production.

Information required

During the production process the insurer may require the following information from you – please note that Quartz will confirm to you the information required.

Production Questionnaire
Production budget and schedules
Synopsis or treatment
Health Questionnaires or medicals for key cast and crew
Risk Assessments
Shoot Schedule Locations
Details Shooting format

The standard policy terms are detailed on the following pages. Please note these may vary dependent on the nature and size of the production.

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Claims

In the event of a potential insurance claim please contact one of the Quartz team immediately.

The Quartz team will be available outside of office hours on the mobile numbers listed below.

ITVinsurance@quartzib.com

James Thompson Tel: 0117 360 0364

Mob: 07538 477 655 james.thompson@quartzib.com

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ITV TV Production insurance facility 2024

Insured:	Production Company commissioned by ITV
Additional Insured:	As advised
Insurer:	Munich Re Insurance
Production:	As declared
Geographical Limits:	Worldwide including USA and Canada
Period of Cover:	From commencement of production prep to delivery
Premium Rate	Non- Drama 0.5% plus 12% tax on 'Insurable Production Costs' Drama 0.56% plus 12% tax on 'Insurable Production Costs'
Insurable Production Cost:	Defined as total production cost less the production fee, story, script, development, scenario, music rights, sound rights and royalties, insurance, and archive.

Optional Extensions

Abandonment Extension:	<p>Rate: 0.10%</p> <p>Optional 'Abandonment cover' can be purchased on revenues – eg production fee and non direct budget items eg rights payments in the case of complete abandonment.</p>
Contingent Personal Accident	<p>Rate : £0.05%</p> <p>Production personnel insured for Occupational personal accident claims - £300,000 for Death, permanent disablement, loss of sight/limb £1,000 per week for temporary total disablement payable for a maximum 52 weeks</p>
Terrorism only, (no Threat): Extension	<p>Premium Rate: 0.04%</p> <p>Cover in respect of Great Britain only. Referral required for Northern Ireland and rest of the world.</p>
Terrorism, including Threat: Extension	<p>Premium Rate: 0.125%</p> <p>Cover in respect of Great Britain only. Referral required for Northern Ireland and rest of the world.</p> <p>Threat of Terrorism subject to a 25-mile radius.</p>
Insurance Premium Tax	12%

Cast Section

Coverage

Insured persons –	Cast and crew as declared to the company and agreed by the insurer. Additional cast may be added at the request of the insured and at the approval of the insurer
Limit of Liability -	£25,000,000
Family Bereavement -	5 shooting days or £1,000,000 whichever the less
Extensions	
Undeclared Cast	£200,000
Unknown Pregnancy	£500,0000 any one claim and in the aggregate
Disgrace Coverage	Coverage for one named person per production – claims up to £1 million. Individual to be insured to be nominated by production.
Childhood diseases	insured
Kidnap	insured
Claim deductible	<p>Insurable production cost up to £10,000,000 –</p> <p>£1,500 non-drama productions or £5,000 for drama productions</p> <p>Insurable production cost from £10,000,000 – £25,000,000</p> <p>10% of loss (minimum £10,000)</p>

Age limits: 6 – 75 although younger and older cast will be added with the agreement of the underwriter.

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Negative Film and Other Media Section

Coverage

All Risks of Physical Damage to Media –	Limit of Liability £25,000,000
Claim Deductible -	Nil
Faulty Media Equipment and Processing –	Limit of Liability £25,000,000
Claim Deductible -	Insurable production cost up to £10,000,000 – £1,500 non-drama productions or £5,000 for drama productions
	Insurable production cost from £10,000,000 – £25,000,000 10% of loss (minimum £10,000)
Extension:	
Operator Error	Limit of Liability £500,000 any one event and in the aggregate

Library Stock Section

Coverage

Maximum Limit of Liability	£100,000
Claim Deductible	£500 each loss

Props Sets and Wardrobe Section

Coverage

Props Set and Wardrobe -	Limit of Liability £2,500,000
Antiques, objects of art, precious or semi precious stones/metal £250,000	Limit of Liability
Animal Mortality	Limit of Liability £50,000
Claim Deductible	£500

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Miscellaneous Equipment Section

Coverage

Miscellaneous Equipment -	Limit of Liability - £2,500,000
Loss of Use Extension	Limit of Liability £250,000
Claim Deductible -	£750 each loss
Theft from unattended vehicle	Limited to £50,000

Property of Others Section

Coverage

Property of others -	Limit of Liability £2,500,000
Claim deductible -	£750

Extra Expense Section

Coverage

Extra Expense -	Limit of Liability £5,000,000
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Extensions

Civil Authority –	Limit of Liability up to £500,000
Strike and Civil Protest –	Limit of Liability up to £500,000
Loss of Utilities –	Limit of Liability up to £500,000
Imminent Cause of Loss –	Limit of Liability up to £500,000
Ingress and Egress –	Limit of Liability up to £500,000
Crisis Management -	Limit of Liability up to £500,000
Mechanical Breakdown –	Limit of Liability up to £250,000

Extra Expense Extensions Aggregate Limit	Limit of Liability £1,000,000
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Claim Deductible -	Extra Expense limit up to £2,500,000 – £1,000 deductible
	Extra Expense limit from £2,500,000 – £5,000,000 - £2,500 deductible

Office Contents Section

Coverage

Office Contents -	Limit of Liability £200,000
Claim Deductible -	£250

Money Section

Coverage

During business hours	£10,000
Outside business hours not in safe	£1,500
Cash on Location -	£25,000
At home of staff	£1,500
Claim Deductible -	£350
Personal Accident (assault) -	
Death and capital benefits including permanent disablement -	£20,000
Temporary Total Disablement -	£250 per week (payable at four-weekly intervals)

Employers' Liability Section

Coverage

Limit of Liability	£10,000,000
Claim Deductible	Nil

Public Liability Section

Coverage

Limit of Liability	£10,000,000 reducing to \$5,000,000 for USA/Canada
Claim Deductible	£750 each loss in respect of third-party property damage only

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Action Vehicle Physical Damage Section

Coverage

Limit of Liability	£100,000 any one vehicle/£250,000 in the aggregate
Claim Deductible	£1,000 each loss

Contingent Personal Accident section Extension

Coverage

Benefit

£300,000 for injury leading to death or permanent disablement from an occupation accident to any employee of the insured

£1,000 per week temporary total disablement benefit

General Extensions

Expediting Costs	10% of the production costs
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Subject to:

- Munich Re Film Production Insurance Wording
- Communicable Disease Exclusion
- General Cyber Exclusion
- Receipt and approval of risk assessments
- Receipt and approval of health forms for persons to be covered under the Cast section of the policy
- Notice of any hazardous territories to which you are potentially travelling

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Main Exclusions

Cast section

- Pre-existing conditions
- Hazardous activities unless declared
- Communicable Diseases

Production Media

- Gradual deterioration
- Deliberate acts
- Delay in delivery
- New techniques or experimental work

Extra Expense

- Unsuitable weather conditions
- Communicable disease

Production property

- Unattended vehicle condition excluded unless vehicle alarmed, doors/windows locked, out of sight, forcible entry.
- Aircraft including UAV
- Intentional acts
- Unexplained loss/mysterious disappearance/shortage of inventory

Public Liability

- Aircraft including UAV
- Watercraft above 20m in length
- Motor vehicles

General Policy Exclusions

- War, terrorism, infidelity, political violence, communicable disease.

Please refer to the policy wording to see all conditions and exclusions