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Production Insurance

Channel 4 requires all of its productions to have a range of insurances in place to cover for losses, which may arise during the course of production. The cost of those insurances, subject to the exclusions set out below, is to be met by the production company from the production budget.

Channel 4's preferred Insurance provider is Media Insurance Brokers who operate our scheme. The scheme rate is competitive and the coverage very broad. We expect all our Producers who decide not to use this scheme to have cover of equal level, limit and premium. If you decide to use an Insurance provider other than Media Insurance Brokers and suffer a claim that would have been covered under the Channel 4 scheme but is not under yours then Channel 4 will not pay the additional costs. The table below sets out the minimum requirements.

Cover Requirement Summary

Coverage	Limits of Liability	Deductible Each Claim
Cast Insurance	Up to £ 10,000,000	£1,500
Negative, Film & Production Media	Up to £ 10,000,000	Nil
Faulty Stock Camera and Processing	Up to £ 10,000,000	£1,500
Extra Expense	Up to £2,500,000	£750
Props, Sets Wardrobe	Up to £2,500,000	£500
Works of Art & Jewellery	Up to £250,000	£500
Technical Equipment	Up to £2,500,000	£500
Third Party Property Damage	Up to £2,500,000	£500
Money	Up to £25,000	£150
Office Contents on Location	Up to £200,000	£250
Public Liability	£10,000,000	£2,500
Employers Liability	£10,000,000	Nil
Film Union Travel	£300,000	Per Policy
Contingent Personal Accident	£300,000	Nil



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These extensions to the basic cover should be included in your covers

Cast

- Disgrace cover for 1 cast member per production	- Undeclared Cast cover (£200,000)	- Unknown Pregnancy (£500,000)
- Bereavement cover without age limit (£1,000,000)	- Kidnap cover (10,000,000)	- Childhood diseases
- Suicide Cover		

Extra Expense

- Operator Error (£500,000)	- Crisis Event (£500,000)	- Expedited Post Production (£50,000)
- Imminent Peril (£500,000)	- Ingress/Egress (£500,000)	- Seizure or Quarantine (£50,000)
- Utility Supply (£500,000)	- Mechanical Breakdown (£250,000)	- Strike & Civil Protest (£500,000)
- Civil Authority extension to be Worldwide	- Civil Authority to include terrorism for EU, Australia, New Zealand and North America.	- Single excess for claims which effect multiply sections

Property

- Vehicle Physical Damage (£100,000 any one loss)	- Theft from unattended vehicles' covered (£250,000)	- Animal Mortality cover (£50,000)
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Film Union & Travel

- PA Accumulation limit £10,000,000	- Unlimited Medical Expenses (UK Medical Expenses £25,000)	- Film Union Pre-Trip Advice Line
- Capital Benefit under Contingent PA and Film Union of £300,000	- Temporary Incapacity benefit limit under Film Union of £1,000 per week	- Age Limits under Film Union cover 0-85 years of age



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The rate under the Channel 4 Scheme is now:

0.471% plus 12% tax on Insurable Production Costs excluding Film Union and Travel

0.486% plus 12% tax on Insurable Production Costs including Film Union and Travel

In the event that additional cover is required for Personal Accident this should be agreed with Channel 4 and Channel 4 will meet the cost. It is essential that all exposures are insured wherever possible and it is economically prudent to do so. The production company should ensure that any other additional cover which may be required, e.g. motor, additional public liability, aviation, terrorism is included within the budget.

The Channel will not advance the first tranche of production funds until it has received evidence that satisfactory insurance cover is in place and has approved the same.

Developments

Any developments fully funded by Channel 4 with a total cost of less than £20,000 which require insurance cover will be notified to MIB directly by Channel 4, unless the Producer specifically requests otherwise. The Channel will meet the cost of that insurance cover.

Companies must ensure that their budget includes the cost of insurance for developments with a total cost in excess of £20k where insurance is required.

Media Insurance Brokers Ltd can be contacted at:

20Midtown
20 Procter Street
London
WC1V 6NX

Tel: 020 7287 5054

Email: peter@mediainsurance.com