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How To Apply

To view a quote for a rented equipment policy, you must apply at www.InsureMyEquipment.com. The application takes a few minutes. When you've seen the quote you can move forward with purchase, save the quote for later or trash it to begin anew.

Before you apply, collect the following information:

- Total value of all rented equipment. This will be your policy limit. It should include everything you plan to rent. For example, if you are renting three lenses valued at \$3,000 each, your rented equipment limit will be \$9,000.
- Desired Length of Policy. All policies begin and end at 12:01AM. We offer a short term policy (one day – 11 months) or annual policy. You are able to extend your policy duration at a later time if you need to.
- Method of Payment. You must use a credit card that is linked to an American billing address.
- Log in at www.InsureMyEquipment.com
 - If you already have an account, log in using your email and password combination. If you need to create an account, click Rented Equipment, then the orange button.

Need Insurance Now?

Click below to get the insurance you need for your:

- Owned Equipment ▶ Insure your owned camera, lighting, sound equipment and more
- ▶ Rented Equipment ▶ Insure your rented camera, lighting, sound equipment and more
- General Liability ▶ Get camera operator general liability protection from third party claims
- Rental House Partners ▶ View our Rental House Partnerships



- While applying, enter the prompted information. This includes your e-mail address (used as your primary log-in and **not** added to any mailing lists), policyholder name (your name or the name of your business or LLC, **not** the rental house you're using), and additional contact info.
- Read through the **Usage Agreement** and click the check box to agree to our website's terms.
- Make sure to also take time to click on the Privacy Policy, Cancellation / Refund Policy, Claims Information sheet and Administrative Fee information, available by link under the Usage Agreement
- Read the **Policy Requirements** and click the check boxes to agree to the policy stipulations.
- Complete the **Underwriting Information** section and select your **Policy Terms**.
- Complete the **Insurance Coverage Information** section with the specifics of your coverage needs.

You're almost there...

- **Review your quote.** Make sure to double check the Named Insured, Policy Information and summary of coverages and premium. You now have the option to “Go to Payment” to issue a certificate immediately, “Save Quote and Close” to save the quote for later or “Make Edits” to change any information on your application.



Now you'll be able to list your vendor as Loss Payee on a certificate of insurance. You'll be directed to a certificate generation page upon completion of the purchase. You can issue more certificates later from your homepage dashboard.

- **Issue a certificate.** You can now select a certificate holder (a third party that requires proof of coverage). The certificate holder will become **Loss Payee** on your policy and would receive the compensation for a claim filed for their equipment. You can either select a certificate holder from the drop down menu (Rental House Partners only listed) or create a new certificate holder.

Q: What is inland marine insurance?

Inland marine coverage is a specialized insurance that covers movable property. The name stems from the origins of insurance: Marine insurance used to cover a ship and its cargo at sea and Inland Marine covered the ship's cargo once it reached land and was en route to its final destination. The coverage has since evolved to include various types of movable property, in our case: production equipment.

Q: What is an equipment limit?

The rented production equipment limit is the maximum amount of equipment you can rent from a 3rd party (or multiple 3rd parties) at any given point throughout your policy period. You are not able to purchase a policy with a limit above \$500,000 without additional approval from our staff, so do plan ahead and allow for one business day if you require a limit above \$500,000.

Hypothetical: You rent \$40,000 of equipment from one rental house and \$60,000 from another on the same day, so the total replacement cost of the equipment you are renting is \$100,000. You should set your policy's rented equipment limit to \$100,000 and issue two certificates of insurance; one to each vendor you're renting from.

Hypothetical: You are involved with productions throughout the year. You don't plan to rent more than \$30,000 at one time, but may rent \$30,000 on 10 different occasions. You should set your policy's rented equipment limit to \$30,000. You can log on each time you use a new vendor to issue a new certificate of insurance. If you need to increase your limit temporarily, or permanently, you can do so from your homepage dashboard.

Q: Do I have to schedule anything onto this policy?

If you rent any one item valued at \$100,000 or more, you must “schedule” the item. Send an email to InternetBusinessDivision@heffins.com including the make, model and replacement cost value. Other equipment is considered unscheduled and is included into your general policy limit.

Q: What is 'Rental House Loss of Use (LOU) Coverage'?

In the event that you damage rented equipment and the rental house or individual loses income as a result, this endorsement can be used to reimburse the rental house or individual for the lost income, up to your policy's specified limit, *with a waiting period of 72 hours*. This only applies to claims that are covered by your policy. You can add this coverage when you purchase a policy, or at any time by clicking the link to [Modify Coverage Period and Amount](#). \$25,000 is the maximum LOU limit for an annual policy and applies to all claims throughout the year. \$5,000 is the maximum short-term or endorsement limit.

Example: You rent a camera from a rental house for one week with a rate of \$500 per week. During your rental, you damage the camera and the repair requires three weeks. The rental house could request that you reimburse the \$1,500 in lost income they would have received if you had returned the camera in working form. With LOU coverage, this policy will pay for the rental house's lost income, subject to a 72 hour waiting period and your policy's limit.

Q: Why can't I call to ask my question? Do I have to send an e-mail?

To offer you the best possible price, we have retired phone support. We rely solely on e-mail communication and will accept questions or requests at InternetBusinessDivision@Heffins.com. Review the answers to the questions in this guide. IF your question remains unanswered, send us an email and you'll receive a response within a business day.

What This Policy Covers

Q: What does "production equipment" include?

Cameras & Camera Equipment, Sound, Lighting, Grip Equipment; Communications Equipment; Portable Electric Equipment; Editing and Projection Equipment; Office Personal Property & Similar Personal Property; Generators; Mechanical Effects Equipment; Props; Sets, and Wardrobes and all similar personal property

Q: Are rented props and wardrobe covered by this policy?

Yes.

Q: Are drones covered by this policy?

Unfortunately, drones are not covered while in operation. Due to ever-changing FAA regulations, drones are only covered while in storage or transit. We don't offer any policy that would cover a drone in operation, at this time.

Q: Can I rent from more than one rental house or individual using just one policy?

Yes. Remember that the total amount of equipment you're renting from all parties at any one time cannot exceed your policy limit.

Q: Can I rent from an individual and not just a rental house?

Yes. If you do, you should make sure of the following: the individual has adequate insurance for his/ her owned equipment, the individual has valid receipts / proofs of purchase for the equipment, and that you and the owner have a valid rental agreement in place.

Q: During my application, I answered that I have had a claim in the past and my application was paused. What will happen next?

Our staff will review the information you provided and contact you by email when you are able to retrieve your saved quote to move forward. This can take a full business day, so plan ahead! Once you receive an email from our team informing you that you can continue, make sure to log in to your homepage dashboard to retrieve your saved quote. Do not begin a new application.

Q: This equipment will go underwater. Can I purchase an underwater equipment endorsement?

This policy does not cover any equipment that is intentionally afloat, submerged or underwater. We offer an underwater endorsement that can be applied for with additional underwriting and premium payment. If you require underwater coverage, please send an email to InternetBusinessDivision@heffins.com including your underwater equipment replacement cost and the dates for which you'd like the endorsement active. You must also include an itemized list of each piece of equipment you'd like covered, including make, model and replacement cost. This can take a few days so do plan ahead!

International Coverage

Q: I'm going out of the country. What do I need to know?

This is an all-risk peril policy, subject to exclusions in the policy. This policy has **WORLDWIDE COVERAGE**. This means that your equipment is covered anywhere in the world while in use, operation or storage. **Here are the important things to know about international travel:**

- The policy does not cover equipment in any countries that are currently sanctioned by the US State Department. You can find a comprehensive list of these countries by following the link below. You are responsible for verifying that the location(s) you are traveling to is not on this list.

www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx

- There is a \$2,500 **deductible** applied to any claim arising internationally, regardless of your policy deductible.
- The maximum equipment limit for **Mexico** is \$25,000. Even if you purchase a policy for \$50,000, the limit is set at \$25,000. If you need to increase this limit, send an email to InternetBusinessDivision@Heffins.com with the following information:
 - Where will you be in Mexico?
 - How long will you be in Mexico?
 - What is the total replacement cost of the equipment you'll be taking to Mexico?
 - How will the equipment be transported within Mexico?
 - What measure will you take to protect the equipment?
 - What type of shoot are you participating in?
 - Inside? Outside? Both?
 - Where will the shoot take place?

Premium Payment

Q: What is the minimum policy price?

For a short-term rented equipment policy, the minimum premium is \$250. For annual policies, the minimum premium is \$470. Both include the \$75 admin fee. Premiums vary depending on policy duration and limits. You will need to apply online at www.InsureMyEquipment.com to review a quote. Our staff will not be able to provide a quote via email.

Q: What should I do if my credit card is not working?

Almost all of our credit card declinations are due to the billing address not matching the address entered. Double check that all CC information is correct and send an email to internetbusinessdivision@heffins.com if you continue to have issues. We can only accept credit card payments or debit payments from cards with addresses within the United States.

Q: Do I pay my premium once or throughout the year?

We don't offer any payment plans. Policies must be paid for, in full, at the time of purchase.

Exploring the Dashboard

Dashboard



InsureMyEquipment.com is now the home for all of your cameraperson insurance needs: Owned Equipment, Rented Equipment, and Cameraperson Liability.
(Dismiss)

Policies

Current Rented Production Equipment Policy (790-00-78-84-

[Issue a Certificate](#)

[Download Policy Documents and Invoice](#)

[Modify Coverage Period and Amount](#)

[View Frequently Asked Questions](#)

[Show Expired Policies](#)

Actions

[Change Password](#)

[Submit a Claim](#)

[Contact Us](#)

Certificates

To issue a new certificate, use the "Issue a Certificate" link beneath your policy in the Current Policies section above.

[Show Certificates for Expired Policies](#)

Order New Policies

[Owned Production Equipment](#)

- Click to insure your Owned/Rented Production Equipment

[Rented Production Equipment](#)

- Click to insure your Rented Production Equipment

[Camera Operator General Liability](#)

- Click for Camera Operator General Liability Insurance

After purchasing a policy your homepage dashboard will look like this. From here, you can issue certificates, modify your policy's length or equipment limit, view old certificates, download your policy or invoice, submit a claim, change your password or apply for another policy.

Q: *What is my policy's deductible and how is it determined?*

Your policy deductible is the amount of money you are responsible for paying before the insurance carrier's coverage kicks in. Your deductible is included in your quote and is determined by your equipment limit. If you file a claim for a camera worth \$2,000 and your policy deductible is \$500, you would be required to pay \$500 and the claim payment would be \$1,500.

Q: *I need to rent more equipment. How can I increase my policy limit?*

On your homepage dashboard, you will see a link to Modify Coverage Period and Amount. You may also see links to Increase Rented Production Equipment Amount and Add Short-Term Rented Production Equipment. These links will lead you through an application and you'll be able to view a quote for the increase before moving forward with the purchase. The increase will be endorsed in your policy immediately after payment.

- To increase your rented equipment limit for a short period of time, add a short term rented equipment endorsement. You'll need to know the amount you need to increase the limit by, and your pick-up and drop-off dates.
- To increase your rented equipment limit for the remainder of the policy period, click the link to increase your limit. You'll be asked to enter your new rented equipment amount and Loss of Use coverage. You can also use this link to add just Loss of Use coverage.

Q: *Can I cancel this policy?*

It is your responsibility to review the cancellation document before purchasing your policy, and we will assume that you have. Due to our carrier's intent to eliminate fraud, short-term policies are non-refundable and annual policies are subject to minimum premium deductions even if a cancellation is granted. Be sure about your policy purchase before clicking "Submit Payment." If you do need to request a cancellation on an annual policy, send us an email with your policy number and reason for cancellation.

Q: *Does this policy cover my own equipment that I'm renting out to others?*

No. This policy only offers coverage for equipment rented from rental houses or individuals. It will not cover your own personal equipment. To cover your own equipment, check out our Owned Equipment policy.

Q: *Can I add general liability coverage onto this policy?*

You are not able to add general liability to this policy. However, you can purchase a stand-alone liability policy through your homepage dashboard. Log into your account and scroll to the bottom where you'll see a link to our Camera Operator General Liability policy under Policies.

Q: What is a Short-Term Rented Equipment Endorsement?

Short-Term endorsements are available to annual policyholders. In the event that you need to rent equipment for a short period of time and your rented production equipment limit is lower than the total replacement cost of the equipment you're looking to rent, you can purchase a short-term rented equipment endorsement to temporarily increase your policy's limit. Find the link on your homepage dashboard and remember, all short term endorsements are fully earned and cannot be refunded.

Example: Your current rented production equipment limit is \$20,000. You have a 2 day, \$30,000 rental. You can purchase a short-term endorsement for \$10,000 for 2 days to satisfy the required limit.

Q: How do I renew my annual policy?

Annual Rented Equipment policies are eligible for policy renewal. Log in to your account's dashboard. To the right of your policy number, you'll see a link [click here to renew](#). Click the link to complete the application. Input the Rented Equipment limit (the max amount of equipment you can rent at any one time,) the Rental House Loss of Use (amount that the rental house might charge for lost income due to loss or damage to their equipment,) and click [continue](#). If you need to edit any values, click the link to [edit items](#). Next, click the link [go to payment](#). Verify your CC information including the billing address and submit payment to renew your policy. You can issue new certificates of insurance after you've purchase your policy.

Certificates

Q: How do I issue certificates?

Upon completion of your application, you'll be asked to designate a certificate holder. You can click on one of our rental house partners in the drop-down menu, or add a custom cert holder. Note that you are able to issue more certificates of insurance you've purchased your policy by clicking the link to [Issue a Certificate](#) under 'Policies' on your homepage dashboard. *Make sure to list your vendor as the certificate holder and not yourself.*

Q: I have to list my rental house as Additional Insured as well as Loss Payee. How do I do this?

To list your vendor as *Loss Payee*, issue a certificate from your rented equipment policy. To list your vendor as *additional insured*, you will need to carry liability coverage. To get liability through www.InsureMyEquipment.com, you will need to apply for the policy through your homepage dashboard. It is covered by a different insurance carrier and does not simply add on to your rented equipment policy. Go to your homepage dashboard to find the application link under Order New Policies.

Q: Can I issue certificates of insurance to companies that are located outside of the United States?

No. Our policy is written on the law of the land and will only work to cover rentals from companies that are domiciled within the United States. We can make exceptions for Canadian companies on case-by-case basis. Please contact InternetBusinessDivision@heffins.com if you need a certificate for a Canadian company.

Claims

Q: What claim scenarios are covered by this policy?

Theft from the insured (not by the insured), Accidental damages, equipment in transit, incidental water damage from accidental exposure, fire, earthquake, flood, smoke, falling objects, lightning, explosion, windstorm, hail, and/or terrorism.

Q: What claim scenarios would not be covered by this policy?

As the policyholder, it is your responsibility to download and review your policy for any exclusions. The following list is not mean to replace the policy language and/or the exclusions on the policy.

Major exclusions are: Equipment not considered production equipment, **Equipment stolen from an unlocked vehicle**, equipment breakdown (wear & tear), deterioration, items over \$150,000 not individually scheduled, equipment intentionally afloat or submerged underwater, vermin, seizure or destruction of property by order of governmental authority, war (including civil), insurrection, rebellion, illegal transportation or trade, illegally obtained equipment, fine art repairing or restoration, intentional acts (theft by the insured), airborne remote controlled aircraft.

Q: How do I file a claim?

Log in to your homepage dashboard. Click the link to [submit a claim](#); Your claim application will be received by the claims department at *Atlantic Specialty Insurance Services*. With our assistance, they will assign a claim number and a claims adjuster to assist you with closing your claim. This adjuster will send you an email and call you on the phone within 72 hours of your application. Make sure to keep all receipts, invoices and police reports available to share with the adjuster. You will receive a copy of the claims reporting guidelines when you submit your claim.

Q: How long will it take to close my claim?

Claims can take two weeks to one month to close. Your immediate filing and quick responses once in touch with the adjuster will help speed the claims proceeding along. If ever you feel your claim proceeding is stalled, reach out directly to your adjuster, or, send an email to InternetBusinessDivision@Heffins.com; we can also reach out to your adjuster.

Q: What information will I need to file a claim?

Before filing a claim, collect the following information: full list of equipment included in the claim, police report if the claim involves any sort of theft, rental receipt and an estimate of the probable amount of loss. If you have included "LOU coverage" in your policy and your certificate holder is requesting compensation for loss of income from the rental while it was in repair, please provide the email address of the certificate holder to your claims adjuster.

Q: How is my deductible applied in a claim?

Your deductible must be paid directly the certificate holder (likely a rental house). The insurance carrier will mail the final claim payment, less the deductible, to the certificate holder (rental house) directly after the claim is closed. You can include your certificate holder on the emails with your adjuster if you'd like to.