



Camera Operator General Liability Program

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General Liability Policy Highlights

InsureMyEquipment.com offers you Camera Operator General Liability protection from third party claims for property damage and/or bodily injury. The policy serves to protect the insured from lawsuits where the insured has been deemed liable for damages to a 3rd party.

This coverage is often required by many rental houses and locations – check your contract if you aren't sure.

When you have purchased a policy, you'll be able to issue a certificate of insurance listing your rental or location vendor as "*Additionally Insured*".

This policy will provide the following coverage:

\$2,000,000 – General Aggregate (short-term)

\$2,000,000 – Products / Complete Operations

\$1,000,000 – Personal & Advertising Injury

\$1,000,000 – Each Occurrence

\$100,000 – Fire Damage / Any One Fire

\$5,000 – Medical Expense

You can add the following *optional* coverage to your policy:

\$1,000,000 – Non-Owned & Hired Auto Liability (not available in CT, FL, HI, LA, MA or VA)

\$100,000 or \$200,000 – Third Party Property Damage

See more under **Additional Coverage Options**

How to Apply

All applicants must have a permanent US mailing address, a valid US credit card, and a valid email address for log-in purposes. The email must be maintained or an alternate must be provided for communication with www.InsureMyEquipment.com and to send certificates, invoices and renewal information.

To view a quote for a Camera Operator Liability policy, you must complete a short application here: <https://www.insuremyequipment.com/Home/Insure-My-Liability-Online/>.

After you complete your application, you will be able to review a quote, purchase your policy, save your quote for later or trash the quote to begin again. Note that you are only able to pay with an American credit card through the site. We don't accept any payments outside of the web portal.

Log in to your account dashboard:

If you already have an account, log in using your email and password combination. If you need to create an account, click General Liability 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

CLICK HERE TO QUOTE OR BIND COVERAGE

- Complete the Applicant Information page with your contact info. You'll want to make sure that you are listed as the policyholder. You'll be able to issue a certificate of insurance listing your vendor as Additional Insured after you've purchased your policy.
- Read through and answer the **Camera Operator Eligibility Questions**
 - Things to note: You must have a United States mailing address to apply. We do offer coverage to any productions that include adult film. We don't offer coverage for any productions using watercraft, aircraft, stunts, car chases/races or pyro. We do not offer coverage for any hidden camera filming. We don't offer coverage to a production that will include rigging or construction.
- Complete the **Camera Operator General Liability Coverage Application**
 - Things to note: Your policy term is limited to 3 months. We don't currently offer an annual policy term.

You're almost there...

- **Review your quote.** Have you added all of the endorsements you need? If you have and you're ready to purchase your policy and issue a certificate, click the link to *Go To Payment*.



- **Issue a certificate.** You are now able to issue a certificate of insurance listing your rental vendor or location as *Additionally Insured*. You are able to issue new certificates from your dashboard at any time.
-

About This Policy

Q: What does this policy cover?

The policy is specifically designed to cover vendors or subcontractors involved in the production, film or entertainment industry including but not limited to: Cameramen, Photographers, Set Designers, Sound Engineers & Coordinators, Sound Mixers, Video Editors, Lighting Specialists, Gaffers/ Grips, Character/ photo exhibits, Seasonal displays, Celebrity appearances, Tradeshow, fair, exposition & convention exhibitors, book signings & autograph booths, Food vendors, Flea market vendors, Farmers' Market Booths, Arts and Crafts vendors, temporary exhibitors of any kind, etc.

Q: What does this policy exclude?

All policyholders are responsible for reviewing their policy and exclusions. The following list is not meant to replace the policy language and/or exclusions in the policy. Some major exclusions are: Productions or Locations, aircraft including remote controlled aircraft, property coverage, sports and/or special events, event promoters, expected/intentional injury, contractual liability, liquor liability, worker's comp, employer's liability, employment related practices, professional liability, fraudulent or dishonest acts, total pollution, asbestos liability, lead liability, fungi or bacteria, communicable disease, discrimination, sexual abuse or molestation, watercraft, mobile equipment, saunas or tanning devices, war, nuclear energy liability, organic pathogens, fireworks or pyrotechnics, collapse of temporary structure, punitive or exemplary damages, occurrences or material published prior to coverage effective date, terrorism, etc.

Q: How many projects will this policy cover?

This policy covers one project. If you intend to work on multiple projects within your policy period, you can include the number in your initial quote. You can include up to 5 projects in your initial quote. If you need to add more projects, send us a request by email at InternetBusinessDivision@heffins.com.

Q: Can I purchase an annual policy?

We don't offer an annual liability policy at this time. The maximum length for this policy is 3 months. When the policy expires, you are able to purchase another 3 month policy. You won't be able to "renew" a policy.

Q: How can I cancel my liability policy?

Please note that all short-term policies are fully earned and non-refundable upon binding. All policies less than 12 months are considered short-term. Please make sure to review our cancellation document and do not purchase the policy unless you are very sure it'll be needed.

Q: Will this policy cover my production and everyone on set?

No. This is not a production liability policy (DICE) and is intended for use by individual camera operators, photographers, etc. The policy will not adequately cover entire productions but will meet the requirements to rent from equipment vendors and also to shoot on locations which require 3rd party property damage coverage.

Additional Coverage Options

Q: What is 3rd Party Property Coverage?

This optional coverage insures physical damage to a location or property that is not owned by you or your company. This coverage may be a part of the insurance requirements of a location or rental operation. You are able to set this coverage limit to either \$100,000 or \$200,000.

Example: You are hired to shoot a wedding and your camera falls on a church pew, denting the wood. The church may request payment for damage to their property and this coverage would provide claim payment.

To add this coverage after you've bound your policy, log in to your homepage dashboard and click the link to [Add Additional Liability Coverage](#).

Q: What is Hired & Non-Owned Auto liability?

This optional coverage insures 3rd party bodily injury or property damage resulting from an accident involving a hired/non-owned auto operated by the insured or an insured's employee for business purposes. \$1,000,000 is the total policy limit for the policy period.

Example: You ask an employee to run an errand, visit a client, pick up lunch, etc, in his or her own car. The employee causes an accident and the injured party looks to you or your company to pay for the damages, since the employee was on company time. This coverage

could also apply if you ask a non-employee to casually run an errand before stopping in to visit and an accident occurs.

To add this coverage after you've bound your policy, log in to your homepage dashboard and click the link to [Add Additional Liability Coverage](#).

Q: What is Hired & Non Owned Auto Physical Damage?

This optional coverage insures physical damage resulting from an accident involving a hired/non-owned auto operated by the insured or an insured's employee for business purposes. Physical damage is a broad term that includes collision coverage (*eg: you are in car accident with a fixed object or other auto*) and comprehensive coverage (*eg: an accident not considered "collision" that is out of your control, like hitting a deer.*) \$1,000,000 is the total limit for the policy period.

To add this coverage after you've bound your policy, log in to your homepage dashboard and click the link to [Add Additional Liability Coverage](#).

Q: What is a Waiver of Subrogation?

This optional coverage prohibits the insurer (Atlantic Specialty Insurance Services) from seeking restitution from a 3rd party that causes the insured/policyholder to experience any claim-related loss. Some rental houses or productions will require you to purchase a waiver of subrogation.

To add this coverage after you've bound your policy, log in to your homepage dashboard and click the link to [Add Additional Liability Coverage](#).

Q: What is a Primary and Non-Contributory Wording?

"Primary" working on a policy means that the policy with this endorsement will pay for the claim before any other policy. The "non-contributory" wording on a policy means not only will the policy with this endorsement pay first, but the policy will pay the full amount of the claim until the limits are exhausted before any other policy contributes to the loss.

*Example: A subcontracted camera operator is required to provide separate GL insurance by a production that is primary and non-contributory in relation to a production's GL policy. This means that the camera operator's policy must pay before all other applicable policies (primary) and without seeking contribution from the other policies that are also endorsed as "primary" (non-contributory.) This means the subcontractor's policy will be the one that pays first and to its fullest extent for any claims involving the camera operator before any other policies provide compensation. **Note:** An insurance policy that states it is both primary and non-contributory is obligated to respond first in the event of a claim.*

To add this coverage after you've bound your policy, log in to your homepage dashboard and click the link to [Add Additional Liability Coverage](#).

International Coverage

This policy's coverage is limited to the United States and Canada. Special certificates can be issued to Canadian entities for a fee. If you need to issue a certificate to a Canadian entity, please send an email with your request to InternetBusinessDivision@HeffIns.com.

Premium Payment

Q: *What is the minimum policy price?*

Liability policies start as low as \$455. Coverage is quoted on a flat-rate basis and does not fluctuate based on policy length.

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.

Q: *Can I pay with a check or money order?*

All payments must be made online with a credit card or debit card with a US mailing address. Our program no longer accepts checks, money orders, wire transfers or any form of payment other than a credit or debit card. All payments must be made through our website. We don't process payments over the phone. We do not keep your credit card information on file after your policy has been purchased.

Exploring Your Dashboard

Your homepage dashboard will be available once you have logged in at www.InsureMyEquipment.com. From there, you can Issue a Certificate of insurance listing your vendor as **Additionally Insured**, download your policy and payment invoice, and add additional coverages to your liability policy. You can also change your password, submit a claim or apply for a rented or owned equipment policy.

Dashboard

Policies

Short-Term Cameraperson Liability Policy for (4/25/2016 - 4/26/2016)

- [Issue a Certificate](#)
- [Download Policy Documents and Invoice](#)
- [Add Additional Liability Coverage](#)
- [View Frequently Asked Questions](#)

Actions

- [Change Password](#)
- [Submit a Claim](#)
- [Contact Us](#)

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

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 when you've purchased

your policy. Just click 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?

This policy will allow you to list your vendor as Additional(ly) Insured. To list your vendor as Loss Payee, you'll need to carry a rented equipment policy or add rented equipment coverage to your owned equipment policy. You can apply for either of the two policies from your homepage dashboard.

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 for a fee. Please contact InternetBusinessDivision@heffins.com if you need a certificate for a Canadian company.

Claims

Q: How long does a claim normally take to get paid?

In order for the claims adjusters to move forward, they need all information relevant to your claim. Because the circumstances of Camera Operator General Liability claims vary from claim to claim, the timeframe for each claim varies substantially. We will maintain close contact with the claims adjuster and be sure to keep you up to date on any developments surrounding your claim.

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

Your liability policy does not have a deductible payment.