



Part of **HOWDEN**

Media Insurance Brokers Limited

20Midtown

20 Procter Street

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Tel: 020 7287 5054

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	Up to £12,000,000	£1,500/£5,000 (drama)
Negative, Film and Production Media	Up to £12,000,000	Nil
Faulty Media Equipment and Processing	Up to £12,000,000	£1,500
Extra Expense	Up to £2,500,000	£750
Props, Set and Wardrobe	Up to £2,500,000	£500
Objet d'art	Up to £250,000	£500
Misc. Technical Equipment	Up to £2,500,000	£500
Property of Others (Third Party Property Damage)	Up to £2,500,000	£500
Money	Up to £25,000	£150

Registered Office: C/O Azets Burnham Yard, London End, Beaconsfield, Bucks, United Kingdom, HP9 2JH
Registered in England No. 240 4421

Authorised and regulated by the Financial Conduct Authority (FCA)

www.mediainsurance.com

Production Office Contents (on location)	Up to £200,000	£250
Public Liability	£10,000,000	£500
Employers Liability	£10,000,000	Nil
Film Union Travel	Included	Nil
Personal Accident	£300,000	Nil

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

Cast

- Disgrace cover for 2 cast members per production	- Undeclared Cast (£200,000)	- Unknown Pregnancy (£500,000)
- Bereavement without age limit (£1,000,000)	- Kidnap (10,000,000)	- Childhood diseases
- Unlimited number of persons can be declared to Cast cover/limited to 30 for Drama		

Extra Expense

- Operator Error (£500,000)	- Expedited Post Production (£50,000)	- Crisis Event (£500,000)
- Imminent Peril (£500,000)	- Location Access/Exit (£500,000)	- Strike and Civil Protest (£500,000)
- Loss of Utility Supply (£500,000)	- Mechanical Breakdown (£250,000)	- Civil Authority (£500,000)
- Civil Authority to include Terrorism for EU, Australia, New Zealand and North America.	- Seizure and Quarantine (£50,000)	- Single excess for claims which effect multiply section

Production Property

- Action Vehicle Physical Damage (£100,000 any one loss)	- Theft from Unattended Vehicles' (£250,000)	- Animal Mortality (£50,000)
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Film Union Travel and Personal Accident

- Unlimited Medical Expenses (Continuation of Medical Expenses £25,000)	- Travel Pre-Trip Advice Line/Mobile App	- Age Limits under Film Union cover 0-85 years of age
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- Capital Benefit under Personal Accident of £300,000	- Temporary Total Disablement limit under Personal Accident of £1,000 per week	
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The rates under the Channel 4 Scheme are:

Non-Drama 0.4318% plus 12% tax on Insurable Production Costs excluding Film Union and Travel

Non-Drama 0.4475% plus 12% tax on Insurable Production Costs including Film Union and Travel

Drama 0.5068% plus 12% tax on Insurable Production Costs excluding Film Union and Travel

Drama 0.5225% 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:

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