

FILM INSURANCE

All film productions in the UK must be insured. If you have an insurance policy from your country of origin, you must make sure that it covers filming in the UK.

Film insurance is highly specialised with each production carrying different risks. The types of insurance needed and the level of premium will vary from film to film. At its most basic, your insurance should cover sickness, accident, death, physical loss and damage to equipment and assets, employers and public liability.

Different kinds of film insurance:

Employers' liability insurance – insures employees in the event of bodily injury, disease or death arising out of their work and must be referred to in an employee's contract. This insurance is compulsory by law if you employ anyone paid or unpaid, PAYE or labour only sub-contractors, casual or permanent. So even if you have volunteers on the production, it is still compulsory that employers' liability is in force.

Public liability insurance - cover for your production in respect of injury or property damage caused by the production's activities. It is usual to have cover up to £5 million.

Negative insurance - protects against additional production costs incurred through the damage or loss of stock.

Errors and omissions insurance – covers a producer in the event that a production is sued for libel, slander, breach of copyright, invasion of privacy, unauthorised use of trademarks and slogans.

Props and sets insurance – particularly important if you are filming in an historic building or hiring props and vehicles.

Hired equipment insurance – required if you hire any equipment. Without it, you will be expected to pay for a policy arranged by the hire company.

Proof of insurance:

You will need to provide proof of insurance along with contact details for your insurance company to location owners, equipment hire companies, local authorities and studios.

Further information about insurance:

You can find information about specialist insurance companies in a number of online directories.