

Protect Your Property: Insurance Essentials for Hosting Film Productions

Film production on your property can be an opportunity full of excitement, showcasing your location in a huge box office blockbuster for the entire world to see. But nevertheless, there are risks and responsibilities that come with this excitement, especially when it comes to insurance. You may ask yourself *“should I have my own insurance if the production company is already insured?”* Well, you’re right to be asking that question, and here’s why.

The Basics of Production Company Insurance

To begin with, let us discuss what insurance provided by production companies usually covers. Public Liability Insurance (PLI) and other contractual obligations are usually taken up by productions in order to safeguard themselves alongside their equipment. Their cover usually ranges from a minimum of £5m and can exceed the £10m mark, so if you’re a publicly owned building then your local authority will usually have specifics on amount of PLI a production will need in order for filming to be accepted, so if this is the case then make sure the production have the right amount of cover. Your own policy however, may not cover all possible eventualities during shooting at your place.

Need to Know

Why You Need Your Own Insurance

Even if the production company is covered, it is necessary for you to have your own insurance as it gives a comprehensive protection. You should be wary of the insurance limits of the production company, which may not be enough to cover significant damages or liabilities. You need to confirm that you have sufficient coverage to protect your property and interests.

Gaps in Coverage

There are exclusions within production company insurance that leave out some risks from coverage. As a location owner, you need protection against all possible risks not covered under the production company policy too.



Claims Process

It might be intricate and time-consuming dealing with insurer of this film making enterprise. Having your own policy means that if any claims were to occur; you will only have to follow a simple procedure unlike what happens when you depend on their carrier who will never prioritize your interest.

Types of Cover

The following are some important types of covers that you should consider when thinking of hiring out your location.

Public Liability Insurance: Think about a crew member tripping over wires and becoming injured. This type of coverage will complement the production company's liability policy by protecting against bodily injury or property damage.

Property Insurance: A standard property policy might not cover losses caused by filmmaking activities. Make sure that such property policy has an explicit provision on damage done or changes made due to filming. For example, this could include temporary adjustments like painting walls or installing fixtures.

Employers' Liability Insurance: If you're deemed to be the employer of any crew members (even temporarily), you'll need this insurance to cover any injuries they sustain while working on your property.

Steps for Location Owners

Review Your Own Policy

Start by examining your current property insurance policy. Understand what it encompasses already and find out what additional protection is needed.



Get Specialised Advice

Contact an insurance broker who specialises in property insurance policies for film shoots. They can offer you a suitable coverage that considers the unique hazards that come with hosting a production.

Confirm Production's Insurance

Though it is essential to check if the production company has enough insurance, don't rely on them alone. Find out their terms of coverage to see if there are any gaps.

Contract Agreements

Keep detailed files of all agreements reached as well as records relating to both the film productions insurance and insurers. This helps provide clarity and may hasten any compensation process that could occur.

Conclusion

Hosting a film production can be a thrilling and rewarding experience, but it comes with its own set of risks. While the production company's insurance provides a level of protection, it is not a substitute for your own insurance. Ensuring comprehensive coverage with additional policies tailored to the unique risks associated with filming will provide peace of mind and robust protection for you and your property. By taking these steps, you can enjoy the excitement of having your location featured on the big screen while being fully protected against potential mishaps.

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