

## This policy covers the following risks:

Interest Covered	Cover Provided For
<b>Cast</b>	Personal Accident cover – Death, disablement, Hospitalization expenses due to accident and family sickness as an extension.
<b>Film Stock</b>	Direct physical loss of or damage to or destruction of Film Stock from any external cause except those specifically excluded whilst such property is lying/stored or in transit including as accompanied baggage used or to be used in connection with the insured production.
<b>Props, Sets, And Wardrobe</b>	Direct physical loss or damage to costumes and theatrical props and related equipment , owned by the Insured or which is the property of others used by Insured and for which Insured is legally liable, due to any external cause during and related to the Insured Production
<b>Misc. Equipment</b>	Direct physical loss or damage to equipment, including but not limited to cameras, camera equipment, sound and lighting equipment, portable electrical equipment, mechanical effects equipment, grip equipment and mobile equipment, owned by Insured or which is the property of others for which he is legally liable, due to External and fortuitous cause, including breakdown or malfunction, while such property is used or to be used by Insured in connection with an insured production.

<p><b>Extra Expenses</b></p>	<p>The Policy is extended to cover for the extra expenses / additional expenses / consequential losses necessarily incurred by the insured in the event that Project / Production / Post Production is reasonably and necessarily interrupted, cancelled, postponed which results directly and indirectly from</p> <p>Equipment Section</p> <ol style="list-style-type: none"> <li>1) Props, Sets and Wardrobe Section</li> <li>2) Non Appearance of The Cast, Artists, Key Members, Props, Sets, Equipment, Negatives, Raw Stocks on the schedule of shooting due to Natural Calamity or accident, Illness/sickness, Kidnap, RSMD, STFI, Terrorism, Political Strike and Act of God Peril and Standard Fire &amp; Special Perils, Earthquake</li> <li>3) National Mourning and State Mourning</li> <li>4) Political Strikes</li> <li>5) Family Cover (If additionally opted for)</li> <li>6) Insurer will pay for the extra expenses/ additional expenses / consequential losses necessarily incurred by the insured in the event that principal photography is reasonably and necessarily interrupted, cancelled, postponed which results directly and indirectly from the accidental death or death resulting from injury/ illness/sickness, accidental injury, illness/sickness or kidnap of immediate family member of the named person during the period of insurance</li> <li>7) Immediate family member is defined as a covered person's mother, father, sister, brother, spouse, Children, grandchildren of the named person and his/her spouse up to the age of 75 years</li> <li>8) Adverse Weather &amp; Rain (If additionally opted for)</li> <li>9) We will pay for the extra expenses/ additional expenses / consequential losses necessarily incurred by the insured in the event that principal photography is reasonably and necessarily interrupted, cancelled, postponed which results directly and indirectly from Adverse weather and rain during the period of insurance</li> <li>10) Non Appearance of The Cast/Key Artists due to Road Blockages, Flight Delays / Cancellations subject to 6 hours time excess</li> </ol>
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<b>Money Insurance</b>	Coverage in this case is cash in transit between shoot locations or cash kept at the shoot site (under lock and key) or cash embezzled by the authorized person of the insured but detected within 48 hours of the occurrence.
<b>Workmen's Compensation</b>	Coverage includes bodily injury resulting in death/disability to the workman arising out of and during the course of employment on-shoot locations.
<b>Accident Insurance</b>	This coverage is for all members of the production team on-location and/or off-location. Coverage can be claimed for death or bodily injury resulting from accidents.
<b>Third Party Property Damage</b>	The specified insured are indemnified upto a limit of Rs.25 lakhs (Rupees Twenty Lakhs Only), all sums which the Insured shall become legally obligated to pay as damages because of loss of or damage to property of others including loss of use thereof, occurring during the term of coverage, caused by accidents arising out of negligence of the above insured (s),

As it can be seen from description given above, Standard Film Insurance Policy provides compensation for:

- a. Personal Accident cover for casts
- b. Direct physical loss or damage to various properties used for film production
- c. Extra expenses in consequence to Project / Production / Post Production is reasonably and necessarily interrupted

Even though Business interruption cover in the form of extra expenses is duly considered, the coverage of loss of profit has not at all been contemplated. Insurers are not comfortable in this matter because the calculation of profit cannot be standardized. However there is a possibility to devise coverage for loss of profit insurance, on case-to-case basis, based on the near accurate projections under various alternatives means of completion of film production.

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