

## The Top 8 Insurance Policies That Filmmakers Should Consider

We brought in the film production insurance experts at [Front Row Insurance](#), to tell you all about the different types of insurance you can expect to come across during your research. They're here to make your life a little bit easier and spread light on this confusing subject. Enjoy!

Any filmmaking community – including FilmLocal, of course – should be aware of the insurance policy options that are relevant to filmmakers and film producers. Let's provide a high-level overview of eight of the most important insurance policies that filmmakers should consider.

We'll discuss these policies in order of the ones that are available to purchase **online**, then discuss ones that can be purchased **offline** by working with an insurance broker:

1. [Short Shoot Insurance](#) (purchase online in Canada)
2. [DigiGear Insurance](#) (purchase online in Canada)
3. [Cyber Insurance](#) (purchase online in Canada)
4. [Workplace Office Insurance](#) (purchase online in Canada)
5. [Film Production Insurance](#)
6. [DICE Insurance](#)
7. [E&O Insurance](#)
8. [Post-Production Studio Insurance](#)

### Short Shoot Insurance | Short-Term Production Insurance | Purchase Online

[Front Row's Short Shoot insurance policy](#) (Canada) is a good option for insuring your short-term film projects. Coverage for up to 15 consecutive days of filming. The coverage is available online, 24/7. Covers rented gear, rented locations, rented props, sets, wardrobes, and more. You can get a quote in two minutes and purchase a policy 100% online. If you are in the US, please complete [this form](#).

Front Row has provided [FilmLocal Key Members](#) with a coupon code for \$25 CAD off short-term production insurance. [Check with FilmLocal for the code](#). (Code valid in Canada only; QC, ON, SK excluded)

### DigiGear Equipment Insurance | Purchase Online

[Front Row's DigiGear insurance policy](#) (Canada) is a good option for insuring your filmmaking gear, including your film camera(s). Also available online. Quotes in 2 minutes; policies available in 5 minutes. Shop from your phone. If you are in the US, please complete [this form](#).

DigiGear Insurance is for camera operators, directors of photography/cinematographers, sound recordists, videographers, digital imaging technicians, grips, and data wranglers who wish to cover

their equipment for theft, damage, fire and loss of use.

## Cyber Insurance for Filmmakers | Purchase Online

Don't think a cyber hack could happen to *your* production company? Well, think again! Both large and small production companies have been hacked. In 2014, Sony Pictures was hacked when a group (likely sponsored by the North Korean government) leaked confidential data from the company and demanded the cancellation of the release of *The Interview*. Cinema chain cancellations amounted to (potentially) millions in lost revenue for Sony.

With [cyber insurance](#), the included business interruption coverage could cover lost income and related costs. This policy can also be purchased online in Canada, 24/7.

A smaller production company, Larson Studios, was hacked in 2017. The hackers purloined 10 episodes of *Orange is the New Black*, then demanded ransom to prevent the shows from being released unofficially. [Cyber insurance](#) would cover payments to those who threaten to disclose sensitive data.

## Workplace Insurance for Filmmakers | Purchase Online

[Workplace insurance](#) allows you to know that your business is protected if you ever suffer a covered loss. This policy can also be purchased online in Canada, 24/7.

As a film producer with an office, you are at risk. During development – when you are not covered by a production policy, an office policy is necessary. The cost to transfer the risk to insurance is low compared to the expense of an actual office theft, fire, or client slip & fall.

### Examples of film production company office accidents:

- In 2000, a three-alarm blaze destroyed the production offices leased by a Vancouver-based film production company.
- In 2019, a documentary film production company was robbed.
  - Under workplace insurance, all office equipment would have full replacement cost coverage – up to the policy limit – for **theft, damage and fire**.
- In 2005, a film production company's office was destroyed in a fire. Staff managed to salvage *some* records and equipment from the rubble.
  - Under workplace insurance, office records would have **data recovery funds** and **valuable papers** protection available.

## Film Production Insurance in Canada and USA

The aforementioned online short-term production insurance covers budgets up to \$250,000; however, our [film production insurance policy](#) can cover budgets that range from \$2,000 to \$200,000,000. This policy can be arranged offline by working with an insurance broker.

This film insurance policy can cover features, television series, docs, commercials, music videos, webisodes and other productions intended to be distributed on mobile devices.

## DICE Insurance

DICE stands for Documentaries, Industrial Films, Commercials and Educational Films. DICE is an annual insurance policy – if you're planning multiple productions throughout a year, it's best to get DICE.

[The DICE Package Policy](#) is intended to provide insurance for smaller budget documentaries, corporate videos, commercials, educational films, music videos and more. DICE is best suited for producers who are planning to produce projects *other than* feature films or TV series.

## Film Producer's Errors and Omissions (E&O) Insurance

[Film producer's E&O insurance](#) covers legal liability and defense for the production company against lawsuits alleging unauthorized use of titles, formats, ideas, characters, plots, plagiarism, and more.

Producer's E&O also protects against alleged libel, slander, defamation of character or invasion of privacy. A distributor, broadcaster or financier will usually **require** this coverage prior to the release of any theatrical or television production; *i.e.*, production financing will usually not flow until E&O coverage is in force.

## Post-Production Studio Insurance

We also offer [Post-Production Studio Insurance](#) in Canada and the US. This policy can cover:

- General Liability – Protects against claims of bodily injury and property damage
- Equipment Coverage – Including owned/non-owned equipment and software
- Business Interruption
- Non-Owned/Hired Automobile Liability – Protects against claims of bodily injury or property damage caused by rented vehicles, or employees' personal cars while working on your behalf
- Worker Compensation/Employers Liability – This coverage is necessary to cover anyone hired to work on your behalf, even independent contractors

## Looking For Production Insurance?

You can find all of the different types of insurance mentioned above with [Front Row Insurance!](#) I highly suggest getting a hold of them if you're interested in getting production insurance for your next shoot. A special thanks to [Grant Patten](#) for taking the time to write this article for us. Let us know your production insurance experiences in the comments below!

*About: [Front Row Insurance Brokers Inc.](#) is an independent insurance broker that specializes in the entertainment industry – specifically, the film industry. Front Row works hard to provide insurance protection for the lowest possible cost. Should a claim occur, Front Row works diligently with clients and insurers to expedite the payment of claims. Offices in: Vancouver, Toronto, Montreal, Halifax, NY, Nashville and LA.*

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