

Insurance Information Product Document

Circles Group SA 6, Rue d'Arlon L-8399 Windhof LUXEMBOURG

Approved by "Commissariat aux assurances" under reference 2001CM0005

www.circlesgroup.com

IMPORTANT NOTICE

This document provides an overview of the main benefits and exclusions of this policy.

This document is not customised to your specific needs and the information is not exhaustive.

For further information refer to your pre-contractual and contractual documents or visit

www.circlesgroup.com.



WHAT IS THIS TYPE OF INSURANCE ?

This product covers producers for productions such as: full-length film, short film, commercial, corporate film, documentary, animation film, video clip, cartoons, TV series, TV show.



WHAT IS INSURED ?

- Postponement, a stoppage or an abandonment of the shooting due to :
 - for any cause that is not under your control which is not excluded ;
 - an attack occurring at the shooting location(s) and/or the immediate surroundings of the shooting location of the insured film production ;
 - damage or destruction of the equipment, sets, props, costumes, character vehicles or of any essential goods for the shooting following an accident ; theft with threats; use of false keys; climbing, or deception ;
- All financial losses following the deterioration, disappearance or destruction of any support used in the production ;
- The damages :
 - to all shooting and sound equipment, transmission, reproduction, lighting including lamps ;
 - to sets, costumes and accessories ;
 - to character vehicles for which you are legally liable ;
- All financial losses consecutive to the non-appearance due to illness or accident of person listed in the particular conditions
- Third non-contractual Liability to persons (actors, technicians, extras), buildings or animals under your responsibility and imputable to the execution of the production insured in the particular conditions ;
- Persons listed in the particular conditions in case of death, permanent disablement, temporary disablement and medical costs following an accident
- Accidental damage, destruction and burglary/ theft of goods and equipment during the occupation of travelling production offices ;
- Theft with threat/ physical violence, total or partial damage and lost by air carrier of you bagages ;
- Cash for day-to-day needs of the production of the film stolen by an attack ;
- Death or medical costs following an accident of the animal insured.



WHAT IS NOT INSURED ?

- X All insured damage under unsubscribed cover and not included in the particular conditions ;
- X Any amount above the expenses made, under the different sections of the production budget, without exceeding the sum insured ;
- X Theft or disappearance of goods onboard of cars and/or vans and/or trucks belonging to the Insured and/or his employees, agents, representatives, subcontractors, suppliers when these vehicles are not locked during the day and/or not guarded at night (between 8:00 pm and 06:00 am), on non-working days or holidays and/or when the said stolen equipment, decor was visible from outside the vehicle.
- X Planes, ships and rail equipment and other motorised equipment ;
- X Unexplained loss and mysterious disappearance and use not in conformity with the manufacturer's recommendations ;
- X Civil liability due to the use of any motorised vehicle (car, airplane, boat), except where used on private property not subject to an obligation to carry insurance;
- X Buildings and sets previously insured in civil liability for property with another Insurer.



ARE THERE ANY RESTRICTIONS ON COVER?

- ! Proportional rule. Indemnity is calculated as follow : indemnity X insured budget/budget that should have been insured ;
- ! In the event of 100% total and permanent disablement, the indemnity will be equal to the insured amount. Over 67% of physiological disablement equals 100% ;
- ! Any fraud fraudulent action or misrepresentation by you included medical declarations ;
- ! Losses linked, either directly or indirectly, to bird flu, pandemic, and "nonseasonal" epidemics ;
- ! The compensation to any person whose name has not been communicated to us before the occurrence of the claim ;
 - Compensation for any illnesses or accidents first noticed before the policy start date, where no medical examination is requested ;Non Appearance
 - Pregnancy, birth, menstruation ;
 - Cardio-vascular accident ;
- ! War, declared or not, insurrections, riots, civil commotions,, gross negligence or inexcusable faults by the management of the company causing damages to insured goods ;
- ! -Participation in an air flight other than on a scheduled airline;
 - Participation in dangerous acts, adventure sports ;
 - Suicide or attempted suicide, intentional mutilation, criminal act, insanity;



WHERE AM I COVERED ?

- ✓ Worldwide, excluding the countries listed in the Conditions of Insurability of the General Conditions.



WHAT ARE MY OBLIGATIONS ?

At the subscription of the contract:

- pay the premium ;
- respect the Conditions of Insurability.

During the contract:

- declare any new circumstances that aggravate the risks, or that create new ones ;
- the negatives, the cameras and the lenses must be tested according to the habits of the profession.

In case of claim:

- Take all reasonable measures to avoid and limit the consequences of the loss ;
- In case of theft, advise the local police authorities and get a police report ;
- Notify us in writing within 24 hours and advise him as to the details of the causes, circumstances and consequences of the loss
- In the event of a liability claim, not acknowledge your liability without our agreement.



WHEN AND HOW DO I PAY ?

You are required to pay the premium on the due date indicated in the particular conditions of the contract. You will receive an invitation to pay for this.



WHEN DOES THE COVER START AND END ?

The contract is concluded for the duration provided for in the particular conditions. It starts on the date mentioned, subject to prior premium payment.



HOW DO I CANCEL THE CONTRACT ?

Your policy will automatically end on the date stated on the particular conditions.