

## Marsh Cinematographer & Photographers Insurance

*This is a summary of the proposed cover only and does not provide any insurance coverage. Please consider this information in conjunction with the Policy Wording and/or Product Disclosure Statement available from Marsh.*

<b>Insured:</b>	Cinematography & photography individuals and businesses as declared
<b>Coverage:</b>	Public and Products Liability including a Professional Liability Sub Limit
<b>Business:</b>	<p>Cinematographer &amp; photography activities as declared. Including workshops, tuition and photography tours and incidental use of drones in Australia</p> <p><b>Uninsured Contractors Extension:</b></p> <p>It is hereby declared and agreed that any individual un-insured contractor directly engaged by insured to assist in their business are included as an additional Insured.</p> <p>Cover is only afforded to them whilst working directly for the insured. It is further hereby declared and agreed this policy excludes any personal injury claims brought against the Insured by one of these contractors engaged.</p> <p>The above endorsement is only applicable to photographers that are sole traders and Pty Ltd businesses with no more than two employees.</p>
<b>Period Limit:</b>	<p>Annual Policy</p> <p>\$20,000,000 Any One Occurrence (Public Liability)</p> <p>\$20,000,000 Any One Period of Insurance (Products Liability)</p> <p>\$2,000,000 Any One Period of Insurance &amp; \$2,000,000 in the Aggregate (Professional Liability)</p> <p>Retro Active Date: from inception</p>
<b>Goods in Care Custody &amp; Control:</b>	\$250,000

<b>Excess:</b>	<p>\$500 each &amp; every occurrence (Public &amp; Products Liability)</p> <p>\$500 each &amp; every claim (Professional Liability)</p> <p>\$1,000 each &amp; every occurrence in respect of Drones</p>
<b>Scope of Cover:</b>	<p>Worldwide excluding North America</p> <p>Additional premium applicable to amend scope of cover to Worldwide, including North America. Cover is capped at a maximum of 45 days in North America, per annual period.</p>
<b>Wording:</b>	<p>Marsh Entertainment Broadform Liability Wording including Professional Liability Extension (LCPA 19/282. SG19-1402)</p>
<b>Provisions/Endorsement:</b>	<p>All service providers are required to carry their own insurance. A service provider is deemed as anyone hired by the Insured to provide a good or service. Service providers include but are not limited to security, amusement device operators, fireworks operators, caterers, contractors, venue owners, etc</p> <p>This Premium is Minimum and Deposit and non-refundable</p> <p><b>Unmanned Aerial Vehicle Endorsement</b></p> <p>Notwithstanding Exclusion</p> <p>1. Aircraft, Hovercraft under Policy Exclusions, The Insurer agrees to pay to You or on Your behalf all sums which You shall become legally liable to pay by way of compensation to third party in respect of;</p> <ul style="list-style-type: none"> <li>i. Personal Injury, and/or</li> <li>ii. Property Damage,</li> </ul> <p>Caused by or arising out of the operation by an Unmanned Aerial Vehicle by You for activities declared in your business description and happening during the Policy Period.</p> <p><b>Definitions</b></p> <p>For the purpose of this extension;</p> <p>Unmanned Aerial Vehicle means an aircraft or aircraft-system that is flown from a remote location without a pilot located in the aircraft itself or a Remotely Piloted Aircraft as defined under the Civil Aviation Safety Regulations Part 101, and which does not exceed 5 kilograms take-off weight.</p> <p>Unmanned Aerial Vehicle Operator Certificate means a certificate issued by the Civil Aviation Authority of Australia authorising a legal entity to operate a Unmanned Aerial Vehicle for commercial aerial work operations.</p> <p><b>Exclusions</b></p> <p>For the purpose of this Extension, the following additional Exclusions apply;</p> <p>We will not cover any liability under this Section for;</p> <ul style="list-style-type: none"> <li>iii. Failure of the operator of an Unmanned Aerial Vehicle to hold an Unmanned Aerial Vehicle Operator Certificate where required by law;</li> <li>iv. Unmanned Aerial Vehicles used in contravention of the Civil Aviation Act 1988 or Civil Aviation Safety Regulations 1998;</li> </ul>

	<ul style="list-style-type: none"> <li>v. Unmanned Aerial Vehicle operated outside the line of sight of the operator;</li> <li>vi. The operation of Unmanned Aerial Vehicle by a subcontractor or contractor;</li> <li>vii. The carrying of payloads (other than fixed cameras and associated film equipment);</li> <li>viii. Operation of an Unmanned Aerial Vehicle outside Australia; or</li> <li>ix. Use of an Unmanned Aerial Vehicle in any law enforcement or military operations.</li> </ul> <p>A deductible of \$1,000 for each and every occurrence shall apply in lieu of the Deductible stated in the Schedule as the Deductible for Liability coverage.</p>
<p><b>Insurer:</b></p>	<p>Chubb Insurance Australia Limited (50%) &amp; Allianz Australia Insurance Limited trading as Allianz Global Corporate &amp; Specialty – Pacific (50%) through SLE Worldwide Australia Pty Limited.</p>

**Disclaimer:** Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369)(Marsh) arrange insurance and are not an insurer. This website contains general information, does not take into account your individual objectives, financial situation or needs and may not suit your personal circumstances. For full details of the terms, conditions and limitations of the covers and before making any decision about whether to acquire the product, refer to the specific product disclosure statement or policy wordings available from Marsh. Marsh acts under a binding authority from the insurer(s) and their agents when arranging this cover and not for you.