**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

Policy No: <Policy Number> <Endorsement Number>

Effective 12:01 a.m. <Policy or Endorsement Effective Date>

**BROADCASTERS PRODUCTION COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE FORM

**SCHEDULE**

**Coverage Limit of Insurance Deductible**

**Each Loss for Each Production**

Negative Film, Videotape and $ 250,000 $ 2,500

Digital Camera Memory Cards

Props, Sets and Wardrobe $ 50,000 $ 2,500

Miscellaneous Equipment $ 50,000 $ 2,500

Third Party Property Damage Legal Liability $ 500,000 $ 2,500

1. The following is added to Paragraph **B.** of Section **IV. SUPPLEMENTAL COVERAGES**:

## **Negative Film, Videotape and Digital Camera Memory Cards Coverage**

1. We shall pay for loss or damage to raw film or tape stock, exposed film (developed or undeveloped), videotape matrices, lavenders, interpositives, positives, working prints, cutting copies, fine grain prints, color transparencies, cells, art work, drawings, software, and related material used to generate computer images, sound tracks and tapes used in connection therewith, digital camera memory cards (or similar memory devices) while such property is used or is to be used in connection with a **production(s)**.
2. Coverage under this Negative Film, Videotape and Digital Camera Memory Supplemental Coverage:
   1. Shall begin on the date that the **Production** commences; and
   2. Shall end on the earliest of the following:
3. The date on which a protection print and/or duplicate tape has been completed and stored in an area physically separated from the original negative and/or tape;
4. 30 days after completion of post-production;
5. The expiration date of this Policy; or
6. The date **you** cancel this Policy.
7. Loss as used in this Subparagraph shall include:

i. Any extra expenditure **you** incur in completing the photography and/or taping of a **production(s)** that would not have been incurred in completing said photography or taping had the loss or damage covered in Subparagraph a. above not occurred; or

* 1. Expenses **you** have incurred that no longer have value if **you** abandon the **production(s)**. **You** may abandon a **production(s)** if loss or damage covered in a. above necessarily prevents the completion of the **production(s)**,irrespective of any completion date or delivery date requirements.

d. **We** will not pay for loss or damage to back-up tape, cut-outs, unused footage, or library stock.

e. For the purposes of this Broadcasters Production Coverage Endorsement only (the “Endorsement”),  **we** will extend coverage to pay for **your** loss caused by or resulting from the following additional **Covered Causes of Loss**:

1. Fogging, or the use of faulty materials, faulty cameras or videotape recorders, or faulty sound equipment or sound tracks;
2. Faulty developing, faulty editing, faulty processing, or faulty manipulation by the cameraman or assistants;
3. Cutting, physical editing, cueing or other laboratory work, or accidental erasure of videotape recordings or sound tracks; or
4. Accidental exposure to light.

f. **We** shall not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

* 1. Errors of judgment in exposure, lighting or sound recording, or from the use of the incorrect types of cameras, lenses, raw film, or tape stock;
  2. Exposure of videotape, videotape recordings and equipment to:
     1. Extreme temperatures, unless due to a peril otherwise covered, and unless not within **your** control, or
     2. Magnetic or electrical fields other than in connection with the recording or reproduction of such videotape recordings; or
  3. Delay in delivery of stock.

g. The most **we** will pay for loss under this Supplemental Coverage is the Limit of Insurance shown in the Schedule of this Endorsement (the “Schedule”).

1. The following is added to Paragraph **B** of Section **IV. SUPPLEMENTAL COVERAGES**:

**Props, Sets and Wardrobe Coverage**

a. **We** shall pay for loss or damage to props, sets, scenery, costumes, wardrobe, and similar theatrical property **you** own, or that is the property of others for which **you** are legally liable, while such property is used or to be used in connection with a **production(s)**.

b. For the purposes of this Endorsement only, **we** shall cover antiques, objects of art, furs, watches, pearls, precious and semiprecious stones, gold, silver, platinum and other precious metals and alloys under this Props, Sets and Wardrobes Supplemental Coverage. **We** shall not be liable for more than $25,000 for all loss of antiques, objects of art, furs, watches, pearls, precious and semiprecious stones, gold, silver, platinum and other precious metals and alloys in any one occurrence. This amount is included within, and not in addition to, the Limit of Insurance.

c. **We** shall not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

i. Shrinkage, evaporation, loss of weight, leakage of contents, breakage of glass or materials, unless caused by a **Covered Cause of Loss**; or

* 1. Any work, process, experimentation, tests, repairing, restoration, conversion or partial conversion, retouching or painting, cleaning or any other form of process performed or undertaken by **you** or on **your** behalf or at **your** direction, unless accidental fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion.

d. The most **we** will pay for loss under this Supplemental Coverage is the Limit of Insurance shown in the Schedule.

e. **We** will not pay for loss or damage to any property that is covered under the Miscellaneous Equipment Supplemental Coverage.

1. The following is added to Paragraph **B** of Section **IV. SUPPLEMENTAL COVERAGES**:

**Miscellaneous Equipment Coverage**

a. **We** shall pay for loss or damage to cameras, camera equipment, sound and lighting equipment, portable electrical equipment, generators, mechanical effects equipment, grip equipment, mobile dressing rooms and honey wagons, and similar miscellaneous equipment **you** own or that is the property of others for which **you** are legally liable, while such equipment is used or to be used in connection with a **production(s).**

b. Miscellaneous equipment does not include and **we** will not pay for loss or damage to:

1. Motor vehicles **you** own that are used for any other purpose than a **production(s)**;
2. Motor vehicles licensed for highway use and used for purposes of transportation of personnel or equipment; or
3. Property that is covered under the Props, Sets and Wardrobes Supplemental Coverage.
   1. **We** shall not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:
4. Shrinkage, evaporation, loss of weight, leakage of contents, breakage of glass or materials, unless caused by a **Covered Cause of Loss**; or
5. Any work, process, experimentation, tests, repairing, restoration, conversion or partial conversion, retouching or painting, cleaning or any other form of process performed or undertaken by **you** or on **your** behalf or at **your** direction, unless accidental fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion.

d. The most **we** will pay for loss under this Supplemental Coverage is the Limit of Insurance shown in the Schedule.

* 1. The following is added to Paragraph **B** of Section **IV. SUPPLEMENTAL COVERAGES**:

**Third Party Property Damage Legal Liability Coverage**

a. **We** shall pay those sums that **you** become legally obligated to pay as damages because of loss of or damage to property of others (including loss of use thereof), while such property is in **your** care, custody or control and is used or to be used in connection with a **production(s)**.

b. **We** shall not pay for loss or damage under this Third Party Property Damage Legal Liability Supplemental Coverage:

1. To film, tape or soundtracks;
2. To property that is covered under the Props, Sets and Wardrobe Supplemental Coverage or the Miscellaneous Equipment Supplemental Coverage;
3. For any damage resulting from the operation of motor vehicles, trailers, aircraft or watercraft, including physical damage to the foregoing;
4. To premises that **you** rent or lease for any purpose other than location filming in connection with a covered **production(s)**;
5. To animals.

c. With respect to such insurance as is afforded by this Third Party Property Damage Legal Liability Supplemental Coverage, **we** shall also:

1. Defend any suit against **you** alleging such damage(s) which is payable under the terms of this Paragraph, even if any of the allegations of the suit are groundless, false or fraudulent;
2. Have the right to investigate and settle these suits. **We** have no duty to defend or continue defending after **we** have paid **our** applicable limit of insurance under this Third Party Property Damage Legal Liability Supplemental Coverage.
3. Pay in addition to the applicable limits of insurance:
   1. All expenses **we** incur;
   2. All costs taxed against **you** in any such suit.
   3. Prejudgment interest awarded against the insured on that part of the judgment **we** pay. If **we** make an offer to pay the applicable limit of insurance, **we** will not pay any prejudgment interest based on that period of time after the offer.
   4. All interest on the full amount of any judgment that accrues after entry of the judgment and before **we** have paid, offered to pay, or deposited in court that part of the judgment that is within the applicable limit of insurance;
   5. Premiums on appeal bonds required in such suit and premiums on bonds to release attachments for the amount within the applicable limit of insurance, but without any obligation to apply for or furnish any such bonds;
   6. All reasonable expenses incurred by **you** at our request to assist **us** in the investigation or defense of any such suit, other than loss of earnings because of time off work.

d. The most **we** will pay for loss under this Supplemental Coverage is the Limit of Insurance shown in the Schedule.

## With respect to the Negative Film, Videotape and Digital Camera Memory Supplemental Coverage only, the following Subparagraph is added to Paragraph **C. Valuation** of Section **IX. LOSS CONDITIONS:**

## Videotape stock, raw film stock and/or blank media at the actual cost to replace such property with stock of like kind and quality.

## **F.** With respect to the Props, Sets and Wardrobe Coverage and Miscellaneous Equipment Coverage Supplemental Coverages only, the following Subparagraph is added to Paragraph **C. Valuation** of Section **IX. LOSS CONDITIONS:**

Vehicles as covered herein shall be valued at actual cash value as of the date and location of loss.

**G.** With respect to the Negative Film, Videotape and Digital Camera Memory Supplemental Coverage only, the following Paragraph is added to Section **X. GENERAL CONDITIONS**:

To the extent that **your** failure to abide by the following special representation increases the risk of loss or damage, or results in loss or damage under this Supplemental Coverage, such failure shall disallow recovery under this Supplemental Coverage:

* 1. **You** represent that artwork and drawings, and software and related material used to generate computer images are to be kept until completion of the negative protection print. Damage to any of these materials and drawings which have already been photographed and for which satisfactory negative film exists shall not result in a loss under this Supplemental Coverage unless the corresponding negative film is also damaged, requiring reproduction of the materials as well as of the film;
  2. Unless otherwise endorsed, **you** represent that **you** will not accumulate unprocessed negative films for shipment, processing review and acceptance, in excess of a period of three (3) shooting days, or five (5) consecutive days, whichever is less. In any claim, action, suit or other proceeding to enforce a claim for loss or damage hereunder, the burden of proving that such loss or damage does not fall within this representation shall be solely upon **you**;
  3. **You** represent that no duplicate work, prints, or offshoots are intentionally destroyed during the term of this insurance; and
  4. **You** represent that **you** have fully tested cameras, lenses, and related equipment and proven them to be sound at the commencement of filming or taping of any **production(s)**.

**H.** The following Paragraph is added to Section **XI. DEFINITIONS**:

**Production** means Training and Educational Films, Short Subjects, Commercials and Documentaries and related projects with a production period of 90 days or less.

**Production(s)** do not include:

1. Feature length films for Television or Theatrical release;
2. Television Pilots, Specials, or Episodic Series, and
3. Any production with a shooting period in excess of 90 days, and production(s) with costs exceeding $250,000.

All other terms and conditions of the policy remain the same.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Authorized Representative