



October 6, 2025

To: AICP General Members

Fr: Denise Gilmartin, VP, Business Affairs

Re: Named Insured Status/Coverage Confirmation Form

Since member companies are unable to review the wrap-up insurance policies under which they are named insureds, it is imperative to confirm that certain coverages are in place. The document below was created for use with wrap-up supplied insurance to help advertisers, agencies, production companies, and post-production companies easily understand what insurance coverage is being provided for the project, which entities are covered as named insureds under the policies, and when additional coverage needs to be secured outside of the wrap-up program.

The goal of this form is to help ascertain the following:

1. The insurance limit for the elements is adequate to cover the entire budget; the elements are covered in all phases of production; and each business that contributes to the production is protected if the footage is damaged or destroyed while in its possession. To that end, the budget declared to the advertiser/agency insurance carrier should include the agency's costs (e.g., agency travel, talent costs, etc.), production costs, post-production costs, and foreign production costs (if any). If the wrap-up insurance does not include full coverage for all parties, everyone should be made aware of the gap(s) in coverage so they may make other arrangements if they choose to do so.
2. The production company is listed as a named insured on the policies, and the coverage is written on a primary noncontributory basis without recourse to any other insurance that may exist. The wrap-up insurance policies should contain policy endorsements that makes it clear that no other insurance policies maintained by an advertiser, agency, production company or post-production company shall be required to contribute to a claim payment before all wrap-up policy limits have been exhausted.
3. Any foreign insurance requirements are spelled out clearly and only insurance which can be purchased in the country where the shoot will take place, can be required. There are inherent risks when shooting outside of the United States and any gaps in coverage must be identified since the foreign production service company may not have access to certain policies or cannot maintain specified insurance coverage limits as may be required.

The following form should be completed by the wrap-up insurance broker and used in the bidding phase of production.

It is our hope that the document will be seen as educational and will reduce the chance of insurance surprises.

If you have any questions about this or any other business affairs matter, please contact me at deniseg@aicp.com.

This memorandum is intended to provide AICP members with general information on the subject discussed herein and not as a comprehensive or exhaustive treatment of that subject, legal advice or a legal opinion. Members are advised to consult with legal counsel and other professionals with respect to the application of the subject covered to any specific production or other factual situation. The AICP recognizes and encourages the fact that each company exercises its own independent business judgement regarding the terms and conditions under which it operates, and this memorandum is intended to inform and assist the independent decision process. The brief description of coverage used throughout this memorandum is intended for informational purposes and to simplify difficult concepts to grasp. This memorandum is not intended to express any legal opinion as to the nature of the coverage.



AICP Named Insured Status/Coverage Confirmation Form

To: Wrap-Up Insurance Broker

Covered Project: _____

Advertising Agency: _____

Advertiser: _____

Production Company: _____

Post-Production
Company: _____

Production companies and post-production companies are not provided access to the wrap-up insurance policies under which they are named insureds. For that reason, please complete this form for the above referenced project that is bound by an agency/advertiser wrap-up insurance program and return it to the production/post-production company so that it may confirm appropriate coverage is in place.

- 1) Will the production, post-production, and foreign production service companies be listed on the following wrap-up policies as named insureds? (Naming a company as an additional insured may not afford the proper coverage.) Select all that apply.

	Production Company	Post Production	Foreign Production Service
(a) Commercial General Liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Non-owned and Hired Automobile Liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Film Production Package Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Umbrella/Excess Liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Errors & Omissions/Media Liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Group Travel Accident	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Foreign Liability Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Non-owned Aviation Liability (when applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) Non-owned Watercraft Liability (when applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 2) Will the Negative Film and Videotape, Faulty Stock Camera & Processing/ Production Media/ Media Perils limits be sufficient to cover all production-related costs of the agency, advertiser, production company, foreign production service company and post-production companies?
- ☐ Yes ☐ No



- 3) Does the wrap-up insurance program cover direct physical damage to the elements wherever located throughout the world and through the completion of post-production? ☐ Yes ☐ No

Will the benefit of this coverage extend to:

- (a) the local foreign production service company? ☐ Yes ☐ No
(b) the post-production companies? ☐ Yes ☐ No

- 4) Is the wrap-up insurance program placed with insurance carriers authorized to do business in the United States? ☐ Yes ☐ No

(Please Note: Wrap-up coverage issued in the U.K. and Europe does not afford the necessary levels of protection to a U.S. domiciled production company, regardless of the shoot location. If the agency or advertiser cannot provide a U.S. wrap-up program to a U.S. production company, the AICP advises the production company to insure the project.)

- 5) Can the wrap-up program include Canadian General Liability and Non-owned & Hired Automobile Liability coverage from an insurer located in Canada on which the Canadian foreign production service company can be added as a Named Insured? ☐ Yes ☐ No

- 6) Are the following insurance policies listed as underlying coverage in the Umbrella/Excess Liability policy? (Select all that apply.)

- | | |
|--|--------------------------|
| (a) Commercial General Liability Insurance | <input type="checkbox"/> |
| (b) Non-owned and Hired Automobile Liability | <input type="checkbox"/> |
| (c) Foreign Liability | <input type="checkbox"/> |
| (d) Third Party Property Damage Liability | <input type="checkbox"/> |

- 7) Does the Umbrella/Excess Liability policy contain an "Employee Injury" exclusion? ☐ Yes ☐ No

- 8) Does the Film Production Package Policy provide the following coverages? (Select all that apply.)

- | | |
|--|--------------------------|
| (a) Negative Film & Videotape/Production Media | <input type="checkbox"/> |
| (b) Faulty Stock, Camera & Processing/Media Perils | <input type="checkbox"/> |
| (c) Props, Sets and Wardrobe | <input type="checkbox"/> |
| (d) Extra Expense | <input type="checkbox"/> |
| (e) Off Premises Power Interruption | <input type="checkbox"/> |
| (f) Miscellaneous Equipment | <input type="checkbox"/> |
| (g) Third Party Property Damage | <input type="checkbox"/> |
| (h) Operator Error | <input type="checkbox"/> |
| (i) Commercial Producers Indemnity | <input type="checkbox"/> |
| (j) Difference In Conditions | <input type="checkbox"/> |
| (k) Monies & Securities | <input type="checkbox"/> |
| (l) Imminent Peril | <input type="checkbox"/> |
| (m) Strikes (non-industry related) | <input type="checkbox"/> |
| (n) Civil Authority | <input type="checkbox"/> |



- (o) Ingress & Egress ☐
- (p) Office Contents (temporary location) ☐
- (q) Hired Vehicle Physical Damage ☐
- (r) Loss of Use ☐
- (s) Cast/Non-Appearance ☐
- (t) Talent Cost ☐
- (u) Agency Reshoot Cost ☐

- 9) Does the civil authority, imminent perils, ingress/egress, off premises power interruption, strikes (non-industry related) coverages contain an annual aggregate limit? ☐ Yes ☐ No
If YES, what is the annual aggregate limit? \$_____

- 10) Has the “Other Insurance” provision of each of the wrap-up insurance policies been endorsed to state:

“The insurance provided under this Coverage Part will apply before any other insurance available to the named insured shown in the Schedule, whether such other insurance is primary, excess, contingent or on any other basis, and will not seek contribution from such other insurance available to that named insured, provided that:

- (a) The named insured is a Named Insured under such other insurance; and
- (b) You have agreed in writing in a contract or agreement that this insurance would:
 - (i) Apply before any other insurance available to the named insured; and
 - (ii) Not seek contribution from any other insurance available to named insured.”

☐ Yes ☐ No

- 11) Is the foreign production service company required to maintain separate coverage for the following:

- (a) Worker’s Compensation and/or social insurance benefits to cover local hires working in their country of hire? ☐ Yes ☐ No
- (b) Compulsory Automobile Liability insurance which is legally required by the locality to use motor vehicles? ☐ Yes ☐ No

Is the foreign production service company required to provide any other types of insurance?
Please state the specific coverage, terms, and limits requested below:
