



Hiscox Media and Creative Industries
Commercial film producers

We hate things to look fuzzy and unclear – just like you. That's why we offer a clear, bespoke professional indemnity policy for commercial film producers to ensure you are covered for the specific liability risks facing your business today.

We know the commercial film production sector and the needs of the many different businesses that work in it, and offer bespoke coverage to suit your needs as well as an award-winning claims service.*

Whether you are working on a corporate video, a future chart-topper's new music video or a global brand's next Christmas TV ad, our policy can provide you with the protection you need.

You may need this insurance if you:

- create advertising content for TV, print or press, online or for social media
- enter into contracts to provide services to third-parties, particularly the APAs contract for the production of commercials
- work on projects that are time-and budget-sensitive
- license music, clips, stills, props, or artwork for use in productions
- hire sub-contractors or self-employed freelancers to deliver projects on your behalf.

Consolidation in your industry

Hiscox is aware there is frequent takeover and merger activity in the media and creative industries, so we make sure they are covered. That's why when clients insure with Hiscox we include:

- **automatic cover for an acquired entity** – if you buy a firm during the course of the policy then don't worry – it is covered automatically, if it is less than 20% of your total turnover and its activities are similar to your own
- **takeovers and mergers extended reporting period** – if you are open to acquisition, you have the option to extend your Hiscox policy to cover off any past liabilities – potentially making your business more attractive to any buyer.

Cover specifically designed for commercial film producers

Broad and clear breach of contract cover

We give extensive protection for your contractual liabilities, including the APA's contract for producing commercials, so you can be confident you're covered.

Extensive intellectual property protection

We offer broad cover against claims of infringing others' intellectual property rights, including copyright, trademark, music or moral rights and any act of passing off.

Cover for breaching a licence

Our policy covers you for inadvertently exceeding the terms of your licence to use someone's trademark or copyrighted material.

Rectification costs

If you've made an error in work for a client, you don't have to wait for them to complain before telling us – we can pay to correct your mistake, even before your client knows anything is wrong.

Work performed by sub-contractors

We will cover mistakes made by sub-contractors or freelancers while working on your behalf, so you can rest-assured that your insurance policy will still respond – even if it isn't your fault.

Special extras

Network security and personal data cover

Cyber attacks are on the increase, and there are new, tougher data-security regulations on using or disclosing people's personal information. We provide explicit cover for a risk that is causing a growing number of claims.

Court attendance compensation

A court case can be disruptive to any small firm, which is why we will compensate your business if you or one of your employees has to attend court in connection with a claim.



How we've helped our clients

Getting things back in sequence

Our client was hired to produce a series of TV adverts starring a well-known reality TV personality. To keep costs down, the producer decided to shoot many different scenes out of sequence on the same day. Unfortunately, after filming was completed, the star was found to be wearing two different outfits in the same advert.

To fix this error, we agreed to pay for the advert to be completely re-shot, including additional production costs and compensation for the star. Although it was a more expensive solution than was strictly necessary, we decided it was the best option in order to preserve the relationship between the production company and their client.

When a hit turned into a writ

Our client was engaged to film a music video for a famous pop star in an art gallery. The pop star's management company later received a letter from an artist saying her work had appeared in the video without her permission. It was true – the production company had failed to take her picture down from the gallery walls before shooting began. Although the claim was made against the pop star and his record label, the production company had contractually agreed to any intellectual property liabilities arising out of the video. We settled the claim on the film company's behalf.

Why choose Hiscox?

We have been protecting commercial film production companies for over 15 years, so we understand your industry, which is why we have updated our policy to make sure you're covered against the biggest risks facing you.

Our claims service has won industry awards. Claims are dealt with by our team of experts, which includes specialist media lawyers who have extensive litigation experience and are committed to getting the best outcome for our clients.

Our experience, expertise and passion for the highest standards of customer service are why over 200,000 British and Irish businesses rely on us.

For further information, please contact your broker.



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