



Marsh Cinematographer & Photographer Equipment 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.

Coverage:	Equipment Cover for accidental damage or theft of photography and cinematography equipment, whilst in transit, storage and/or in use.
Premium:	As declared per each individual insured This Premium is Minimum & Deposit and is non-refundable. Period: Annual Policy Geographical Limits: Worldwide
Equipment Types:	Camera, lenses, attachments and all other equipment associated with the Cinematography & Photography Industry Coverage is subject to the following conditions. 1. Any singular item over \$5,000 in value will need to be specifically itemised for cover to apply. 2. Mobile phones & tablets need to be itemised regardless of value and is subject to a total aggregate maximum value of 30% of your sum insured.
Phones & Tablets:	Cover extends to tablets and mobile phones as long as they represent less than 30% of the total Sum Insured.
Sum Insured:	As declared by each Individual Insured
Deductibles:	\$250 each & every occurrence Mobile Phones, Tablets, Laptops & Computers: \$500 each & every occurrence Reshoot Costs Excess:

	<p>An excess of 10% of the Total Sum Insured with a minimum excess of \$200 and a maximum excess of \$500 will apply to each and every claim lodged under the reshoot costs policy extension benefit.</p>
<p>Wording:</p>	<p>Marsh Entertainment Musical Instrument & Equipment Policy Wording ENTMUS112018 (LCPA 19/283. SG19-1402)</p>
<p>Policy Extensions:</p>	<ul style="list-style-type: none"> • Emergency hire extension; 25% of Policy Sum Insured or a maximum of 30 day hire, whichever is the lesser • Hired/borrowed equipment extension, Unless otherwise stated, the policy will cover any hired/borrowed equipment up to a maximum of 10% of the Policy Sum Insured. • Breakdown Cover limited to 10% up to the Policy Sum Insured or \$5,000 in the aggregate per policy period, whichever is the lesser. • Currency Exchange limited to 10% up to the Policy Sum Insured or \$5,000 in the aggregate per policy period, whichever is the lesser • International Freight Costs limited to 10% up the Policy Sum Insured or \$5,000 in the aggregate per policy period, whichever is the lesser • New Acquisitions; The policy automatically covers new items (of similar nature) purchased throughout the Policy Period, provided that they do not exceed 10% of the Sum Insured • Reshoot Costs (Photographers and Cinematographers Only) <p>The Insurer will cover Reshoot Costs following a covered loss of Equipment directly resulting in the loss of Content Media up to 10% of the Total Sum Insured or \$5,000 in the aggregate per policy period, whichever is the lesser.</p> <p>The Insured must provide copies of all invoices, proof of work contracts and any other information the Insurer requires to assess each claim.</p> <p>This Additional Benefit does not cover any loss, damage or expense caused by, arising from or in any way connected with Equipment which was Accidentally Lost or Damaged due to being left unattended.</p> <p>Reshoot Costs means the reasonable costs required for Content Media to be retaken when the originals cannot be recovered and shall include:</p> <ol style="list-style-type: none"> i. costs involved in flying (economy airfare) the named Insured and their clients back to the destination of the original photo and/or film shoot (once), including hotel accommodation for 1 night (if destination is greater than 100km from the clients principal address); and ii. costs involved in hiring the same venue/location where the original photo and film pictures took place for no longer than a day, or alternatively the costs involved in hiring an equivalent alternate venue/location at the destination if the original is not available providing that (i) the cost of hire does not exceed the cost of hiring the original venue/location and (ii) you request and we give our prior consent to incur these costs (which will not be unreasonably withheld) and; iii. costs involved in having the insured's clients hire the same or equivalent attire as worn on the day of the original photo and/or film shoot.

	Content Media means exposed film (developed or undeveloped), recorded videotape and any data stored on a digital medium or device used or to be used to record or store images or sounds and the information recorded or stored for the Insured's clients. Content Media does not mean library stock and library digital media on prior projects.
Insurer:	Underwritten for Allianz Australia Insurance Limited trading as Allianz Global Corporate & Specialty - Pacific through SLE Worldwide Australia Pty Limited.

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.

The Liability covers arranged on this website are underwritten by Chubb Insurance Australia Limited (50%) & Allianz Australia Insurance Limited (50%) trading as Allianz Global Corporate & Specialty – Pacific through SLE Worldwide Australia Pty Limited. The equipment cover is underwritten by Allianz Australia Insurance Limited trading as Allianz

Global Corporate & Specialty - Pacific through SLE Worldwide Australia Pty Limited. The Personal Accident Insurance is underwritten by Chubb Insurance Australia Limited through SLE Worldwide Australia Pty Limited.

Marsh acts under a binding authority from the insurer(s) and their agents when arranging this cover and not for you. The Association of Community Theatre Incorporated, Hubdit Pty Ltd and the Australian Music Association Incorporated receive a financial benefit when an insurance policy is arranged by Marsh

Any statements concerning legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as legal advice, for which you should consult your own professional advisors.