

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for production companies and single productions. Priorities reflect typical exposure for this class; confirm against each project's budget, hazards, and distribution requirements.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial General Liability	Covers third-party injury and damage on locations and sets; required by permit offices and locations.	CORE
☐ Equipment (Owned & Rented)	Covers cameras, lighting, and grip; rental houses require it with loss payee status.	CORE
☐ Third-Party Property Damage	Covers damage to locations and property in the production's care — GL often excludes it.	CORE
☐ Workers' Compensation	Covers cast and crew in every shooting state; required by unions and most contracts.	CORE
☐ Errors & Omissions (Media Liability)	Covers copyright, defamation, privacy, and clearance claims; required by virtually all distributors.	PREVALENT
☐ Cast Insurance	Covers extra expense if essential cast or the director can't work; often required by financiers.	SITUATIONAL
☐ Faulty Stock / Negative & Data	Covers the cost to reshoot after lost or corrupted footage.	PREVALENT
☐ Extra Expense	Covers added costs to finish after a covered loss (reshoots, delays).	PREVALENT
☐ Hired & Non-Owned Auto / Picture Cars	Covers rented production vehicles and picture cars.	PREVALENT
☐ Stunt / Pyro / Aviation / Watercraft	Specialty coverage for hazards many packages exclude.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is the difference between the production package and E&O. The package covers people, equipment, and locations during the shoot; it does not cover a claim that the finished work infringed a copyright, used an unlicensed song, or defamed a real person. Distributors require E&O, and insurers price it on the clearance file — chain of title, music licenses, and releases — so clearance should start in pre-production, not at delivery. Hazard elements such as firearms, stunts, and pyrotechnics are the other gap: they usually need to be disclosed and specifically covered, and underwriters focus on who controls them.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.