How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A CAST — THE BIGGEST SINGLE RISK

- ☐ **Cast insurance** for key talent whose absence would halt the production.
- ☐ Medical exam / essential-personnel requirements are understood.

B EQUIPMENT & INLAND MARINE

- ☐ Owned and rented gear covered at **current replacement value**.
- ☐ Rental-house minimums ($250k–$500k) are met before gear is released.

C PRODUCTION DELAY / EXTRA EXPENSE

- ☐ Delay / extra-expense coverage for weather, equipment failure, or location issues.

D LIABILITY, AUTO & PEOPLE

- ☐ **General liability** (required for locations, permits, and rentals).
- ☐ **Commercial auto** for all production vehicles.
- ☐ **Workers comp** for crew.

E CONTRACTS & DISTRIBUTION

- ☐ Locations and permit offices named as **additional insured** (or the certificate gets rejected).
- ☐ **Errors & omissions** in place for any project seeking distribution.

F LIMITS & REVIEW

- ☐ **Umbrella** for larger productions.
- ☐ Coverage confirmed for each production, from pre-production through delivery.

G QUESTIONS WORTH ASKING YOUR BROKER

- "If one person's absence would stop us, is that person covered by cast insurance?"
- "Does my equipment limit meet the rental house's requirement?"
- "Do I have production delay / extra-expense coverage?"
- "Are my locations named as additional insured on the certificate?"
- "Do I have E&O in place before distribution?"

H 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. 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.