

Student Film Coverage Insurance Policy

The safety of Northwestern University film students, their projects, the public, and the equipment used is a central concern of Northwestern. Northwestern may provide general liability, automobile liability, and property insurance coverage for these activities when approved by the Advisor/Instructor and Risk Management. The insurance available to Northwestern cannot insure limited partnerships or students that incorporate their film shooting activities.

Before Radio, Television and Film (RTVF) students can check out any equipment or obtain film insurance from Northwestern for activities requiring insurance, the students must acknowledge responsibility by signing a statement of responsibility. The signed statement states that the student has read, understood, and agreed to abide by all the rules and will be responsible for the full value of any losses and the deductibles as the losses and deductibles apply. At the beginning of each quarter, all students enrolled in a RTVF production course or extra-curricular activity will be required to sign this statement. The statement includes a clause that “all members” of any assigned group of students for a production assignment will be jointly and severally liable for any and all losses or damage to equipment, property, and liability exposures. In the event of a loss, student grades/graduation records will be held by the Associate Dean’s office (Cathy Martin) until the accounts are settled with the Media Services group and/or Office of Risk Management.

Student film projects on Northwestern property using Northwestern equipment do not require insurance from the Office of Risk Management. Students are however responsible for the full value of any losses and the deductibles as the losses and deductibles apply to those losses.

Equipment coverage for Northwestern owned property. Northwestern owned property checked out to students for use in academic or extra-curricular film activities is covered under Northwestern’s current property insurance policy. The coverage is on the replacement value of the covered property for all covered losses, excluding mysterious disappearance (any unexplained loss of property). In the event of a mysterious disappearance the student or students are responsible for the full value of the missing property. For a detailed list of what is not covered see the attached Property Coverage Exclusion list for the policy enforce. Students are responsible for the full value of property when coverage is excluded for any reason by the current property policy. All covered claims are subject to a \$750 or 15% (whichever is greater) up to \$5,000 deductible. Students are responsible for the first \$750 or 15% (whichever is greater) up to \$1,000. RTVF is responsible for the remainder of the deductible for covered losses. Students that have formed limited partnerships or that incorporate their film shooting activities are covered under Northwestern’s property insurance with Northwestern’s property. Payment or a payment schedule for losses must be arranged with the Equipment Manager of the Cage or the Director of the Media Services group before any further equipment privileges are restored to the liable student(s). The RTVF has the option to hold student grades/graduation records for unpaid equipment losses.

The rest of this policy deals with insurance for student film projects that require non-owned Northwestern equipment and/or locations off campus.

Off campus film projects using Northwestern equipment or non-Northwestern equipment normally will require insurance from the Office of Risk Management. When a project requires insurance, Northwestern requires an approved written Risk Management Plan (RMP) to obtain insurance coverage. Attached to this policy is a blank RMP Form for the students to use and an explanation of the RMP Form. Electronic copies of RMP and this policy are available on the Risk Management Website. The purpose of the RMP Form is to help the students think through safety, liability and property exposures and controls for using private and/or public premises and rented or loaned equipment. The RMP requires the students to outline the controls that they will use to minimize any risks present to the students, public, equipment, and property. The students need to use the completed RMP as a checklist to identify all the known potential risks students may encounter on the film project.

The approval process will use E-mail to streamline handling student requests. Students must submit the RMP to their Advisor/Instructor via E-mail for approval. Should the Advisor/Instructor not approve the RMP, they will send the RMP back to the student with their comments for correction. Once the Advisor/Instructor approves the RMP, Advisor/Instructor will E-mail it to Risk Management for approval. When Risk Management approves the RMP, Risk Management will issue certificates of insurance for the project as the students identify their need in the RMP. Should a student request coverage for just an individual location or equipment vendor, the student will need to fill out an RMP for just that location or vendor. The requesting student must then submit this location/vendor RMP for approval through their Advisor/Instructor as previously stated.

Certificates of insurance requests need to be made through the Advisor/Instructor by listing them in the RMP. Only insurance requests made through the Advisor/Instructor will be processed. Risk Management will not automatically issue certificates of insurance upon a description of activities and equipment. Students need to develop plans and controls for exposures and explain the plans and controls in the RMP before Risk Management will approve and issue certificates of insurance. Students shall only request certificates when specifically asked for by equipment vendors or location owners. Certificates shall not be volunteered; students shall follow a policy of: if they don't ask for it, we don't offer it. Northwestern will not assume responsibility for the intentional, wrongful acts of students, actors, agents, contractors, sub-contractors, volunteers, or others either directly or indirectly involved in student film projects. All tickets, citations, fines, etc. are the responsibility of the student or student group responsible for the cited actions.

General Liability Coverage. Northwestern provides general liability coverage certificates for film project locations. A deductible of \$750.00 or 15% (whichever is greater) up to \$2,500, applies to each loss. The student(s) listed on the RMP are responsible for the entire deductible; RTVF has no responsibility for the deductible.

Equipment Coverage for non-owned Northwestern property. Rented, leased, loaned or borrowed equipment, not owned by Northwestern is covered under Northwestern's property insurance coverage on an actual cash value of the property for all covered losses, excluding mysterious disappearance. Coverage excludes theft of equipment unless there are visible signs of a forced entry. When theft is the cause of the loss, the students must report the loss to the police immediately in the jurisdiction where the theft occurred. All claims are subject to a \$750 or 15% (whichever is greater) up to \$2,500 deductible. Coverage is available to the student at a rate of \$3.00 per \$1,000 of coverage requested, rounding up to the next dollar amount for everything in between. Coverage period for rental equipment covers a maximum of 14 consecutive calendar days or any two-weekend rentals. Additional coverage must be purchased for each additional period. Coverage is terminated after any loss and must be re-purchased again after any loss. Students must exercise caution and inspect equipment prior to leaving the rental establishment. Students must document any abnormalities or damage to the equipment before taking possession and leaving the rental establishment. There is no coverage for normal wear and tear (fuses, light bulbs, etc.). Payment or a payment schedule for losses must be arranged with Risk Management before any further equipment rental privileges are approved for the liable student(s). The student(s) listed on the RMP are responsible for the entire deductible; RTVF has no responsibility for the deductible.

Property Coverage. The insurance for Northwestern does not allow or cover students who sign property leases for film productions. Should a student require property coverage the lease must be approved by the Office of General Counsel and signed by an officer of the University.

Automobile Liability Coverage. Northwestern will not provide primary auto insurance coverage to students utilizing their own vehicles for Northwestern film projects. The student's personal auto insurance coverage is primary. Northwestern auto liability coverage will be considered supplemental to that of the student's. Northwestern's coverage, if applicable, will not provide physical damage coverage for damage sustained to the student's or other private vehicles used in the project. Northwestern will cover vehicles available to Northwestern approved student drivers

through the University Motor Pool or outside vendor. There is no coverage available for full size van, truck, or trailer rentals. Automobile liability coverage has a \$1,000.00 deductible. Northwestern does not cover luxury, antique, or sport cars, motorcycles or recreational vehicles of any kind. Student coverage for vehicles is subject to the rules and guidelines of Northwestern's Vehicle Policy. The student(s) listed on the RMP are responsible for the entire deductible; RTVF has no responsibility for the deductible.

Workers' Compensation coverage is not available. Projects requiring Workers' Compensation coverage require outside insurance. Risk Management can refer students to alternative insurance sources the student can purchase if needed.

Rush requests for insurance coverage are discouraged. Students who need a certificate with less than 24-hour notice; will pay a \$15.00 service fee per certificate request.

Claim Handling Procedures. In the event of a loss, the student who requested the coverage needs to contact Risk Management within 24-hours of the loss. The student must fill out a loss report as soon after the loss as possible. Delays in reporting losses may result in the coverage being denied or an increase in the deductible by 50%. All theft and vehicle losses require the filing of a police report in the jurisdiction where the theft occurred. Failure to make a prompt report will result in sanctions against the student(s) involved. Sanctions may include but not be limited to loss of equipment rental privileges, no liability insurance privileges, and holding grades/graduation records.

Items not approved for Student Film Shoots:

Northwestern does not provide insurance coverage to students doing the following activities. Either the student(s) must obtain their own insurance for these activities or get insurance coverage from the owner or contractor hired. Insurance coverage from the owner or contractor hired must include Northwestern University as an additional insured and be for at least \$3 million per occurrence coverage. Even with outside insurance Northwestern may still not approve the activity. Students that violate this policy will no longer get insurance from Northwestern.

No open fires, fire works, smoking, or pyrotechnics.

No farm or construction machinery, watercraft, snowmobiles, aircraft, etc.

No activity with motorized two-wheeled, three-wheeled or off-road vehicles.

No activity shall involve real firearms (modified or not), alcohol or illegal substances.

No activity shall consist of throwing or dropping anything from an aircraft or vehicle.

No bungee jumping, skydiving, or rock climbing.

No live animals.

No activities on water or in the air.

No activity on scenes open to the public.

No films requiring Workers' Compensation coverage.

No students who incorporate or form limited partnerships.

THE RISK MANAGEMENT PLAN FORM

This form is to be completed and E-Mailed to your Advisor/Instructor at least seven days before the need for any certificates.

Section 1.	Director	Producer	Production Coor.	Other
Name				
Address				
E-mail				
Telephone				

Section 2.

Gross Production Costs	
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Section 3.

Advisor/Instructor	
Address	
E-mail	
Telephone number	
Course/Activity/Number	
Title of the project	

Section 4.

Description of what the film project will include by location/scene

Section 5. (Complete for each location)

Location Name	
Address, City, State, Zip Code	
Telephone/Fax Number	
Contact/Owner's Name	
Address if different	
Telephone/Fax if different	
Dates in and out	
Times in and out	
Certificate/Agreement needed	

Section 6. (Complete for each location/scene)

Location/Scene	
Physical Action	
Risks	
Protection measures	
Other loss exposures	
Controls for other loss exposures	
Crime prevention measures	

Section 7. (Complete for each move)

Transit Exposures	Protection Measures	Crime Prevention Measures
Students/Others		
Equipment/Property		

Section 8. (Complete for each scene)

Set-up Exposures	Protection Measures	Crime Prevention Measures
Students/Others		
Equipment/Property		

Section 9. (Complete for each scene)

Scene Exposures	Protection Measures	Crime Prevention Measures
Students/Others		
Equipment/Property		

Section 10. (Complete for each scene)

Tearing Down	Protection Measures	Crime Prevention Measures
Students/Others		
Equipment/Property		

Section 11. (Complete for each equipment vendor)

Vendor Name	
Address, City, State, Zip	
Telephone/Fax Number	
Contact/Owner's Name	
Equipment	
Loaned or rented	
Value of equipment	
Dates out and returned	
Student Picking up & returning	
Certificate/Agreement needed	

Section 12. (Complete for each item of equipment over \$500.00 not owned by Northwestern)

Equipment/ Property	Risks	Protective Measures

Section 13. (Complete for each item of Northwestern owned equipment)

Equipment/ Property	Dates out and returned	Value of equipment	Student Picking up & Returning

Section 14. (Complete for each item of Northwestern owned equipment)

Equipment/ Property	Risks	Protective Measures

Section 15. (Complete for each trip)

	Location	Transportation	Time/Date
To			
From			

Section 16. (Complete for each non-Northwestern Vehicle)

Owner	Vehicle	Insurance Company/Policy Number	Driver/License Number

RISK MANAGEMENT PLAN (RMP) EXPLANATION

All student film productions must have a Risk Management Plan (RMP). Students must include, but not limit their explanation to, the following information. Northwestern requires this information from the student before the student can obtain film insurance from Northwestern. Upon completing the form, students must E-mail the form to their Advisor/Instructor for approval. However, providing this information is not a guaranty that Northwestern will provide insurance for the film project. Projects considered inherently dangerous will not be covered. Sections 5-16 must be filled out as many times as needed for scene, location, vendor, equipment, and vehicle changes to produce the film.

Section 1.

Provide the name, address, E-mail, and telephone numbers of the principals to the project. At a minimum, this includes the director, producer, and production coordinator.

Section 2.

Northwestern needs the estimated gross production costs of the project. We need this information to develop and explore the availability of outside insurance annually.

Section 3.

Provide Advisor/Instructor's name, address, E-mail, and telephone number, Film Department course name and number or activity name, and Title of the project. Students must submit the RMP to their Advisor/Instructor by E-mail for approval. The Advisor/Instructor, by E-mailing the RMP to Risk Management is acknowledging their approval of the RMP and that all students identified in Section I of the RMP have signed off on the plan and that the students agree to follow the RMP. The Advisor/Instructor's approval also means that a copy of the students' statement of responsibility is on file with the Advisor/Instructor. The Advisor/Instructor shall keep the signed statement of responsibility from each student on file for at least two quarters.

Section 4.

Provide a brief description of the project. Do not provide the complete storyline. Just provide the general description of what the film project will include by location and scene.

Section 5.

Provide the location information for each film location. This includes the location name, address, telephone number, contact/owner's name, and address and telephone number if different. List the dates and times (in and out) when students will be at the location. Also, state if the location requires a written agreement for the use of the location or certificate for the location. Provide copies of the agreements.

Section 6.

For each of the above locations explain each scene's physical action and risks that the students, others, equipment and property could suffer a loss from and what protection measures the students will use. Also, review and discuss what other loss exposures the students, others, equipment and property could be exposed to, including but not limited to traffic, hazardous materials, equipment, machinery, heights, environmental, etc. Explain what loss prevention plans the project will use to control these exposures. Discuss what crime prevention measures will be used.

Section 7.

Provide a list of the students, others, equipment and property that could be at risk when in transit and what protection measures will be used. Explain what crime prevention measures will be used.

Section 8.

Provide a list of the students, others, equipment and property that could be at risk during set-up and what protection measures will be used. Explain what crime prevention measures will be used.

Section 9.

Provide a list of the students, others, equipment and property that could be at risk during actual scene and what protection measures will be used. Explain what crime prevention measures will be used.

Section 10.

Provide a list of the students, others, equipment and property that could be at risk when tearing down and what protection measures will be used. Explain what crime prevention measures will be used.

Section 11.

Provide rental company information for each rental of non-Northwestern equipment or property (non motor vehicle) students will use in the production process. This includes the rental company name, address, telephone number, contact/owner's name. List the dates when and who will pick-up and return the equipment/property. State the values of the equipment/property to be covered. Indicate whether the equipment is loaned or rented and the type of use agreement to be enforced for the project's use of the equipment (provide a copy of any written agreements). Students can use a copy of the rental bid document instead of listing all the equipment. However, students still need to list any risks and controls needed in Sections 6-10.

Section 12.

List any known risks with non-Northwestern equipment or property. Explain what protective measures students will take to avoid any losses. While the equipment/property is in the students' possession, how will the students protect it from theft or other losses?

Section 13.

Provide the information on Northwestern equipment or property (non motor vehicle) the students will use in the production process. List the dates when students will pick-up and return the equipment/property. Also, state the value the equipment/property.

Section 14.

List any known risks with Northwestern equipment or property. Explain what protective measures students will take to avoid any losses. While the equipment/property is in the students' possession, how will the students protect it from theft or other losses?

Section 15.

List all means of transportation the students will use throughout the production process. Describe what and where the students will use the vehicles for and their hours of operation. Students must request special permission to use Northwestern vehicles and rentals between 9:00 p.m. and 5:00 a.m. Also, provide information on any commercial airline travel (from, to, where, and when). Northwestern does not cover any private air travel.

Section 16.

When using a personally owned vehicle in the project, the vehicle's insurance coverage is the primary insurance. This would apply to vehicles owned by the students, as well as vehicles that may be loaned to the project by other individuals. List the automobile insurance coverage provided for each vehicle. List the Northwestern approved driver and their driver's license.

RMP Approval and Issuing Certificates of Insurance

The students' Advisor/Instructor will forward the RMP by E-mail to the Office of Risk Management. (For assistance contact Leland Roth: l-roth@northwestern.edu) or fax supporting information to 847-467-7475. Plans not forwarded by the Advisor/Instructor will not be processed. All students identified in Section 1 of the RMP will be contacted by E-Mail and must reply that they sign off on the plan. The students must reply back to Risk Management acknowledging that they have read, understand and agree to adhere to the risk control measures that have been identified in the RMP. Risk Management will contact the students and let them know how much they owe for equipment coverage and when they can pick their certificates of insurance.