

Student Film Insurance Policy

Equipment Insurance

In order to check out equipment, each student must agree in writing to acknowledge responsibility for the insurance deductible as outlined in this policy for damage to borrowed University equipment. Each student must submit a Risk Management Plan (RMP) for any contract requiring insurance coverage. Each student will agree to conduct themselves in accordance with University policy and assume full responsibility for lost, stolen, damaged, or otherwise degraded equipment while it is on loan from the University.

All covered claims are subject to a \$2,500 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. RTVF has the option to hold student grades/graduation records for unpaid equipment losses.

Rented, loaned, or borrowed equipment not owned by the University is afforded property coverage on an actual cash value of the property for all covered losses, excluding mysterious disappearance.

SUMMARY OF COVERAGE AVAILABLE TO THE STUDENT(S)

COST: Rate of \$3.00 per \$1,000 of coverage requested.

DEDUCTIBLE: All covered claims are subject to a \$750 or 15% (whichever is greater) deductible up to \$2,500. Students are responsible for the entire deductible.

COVERAGE PERIOD: Maximum 14 consecutive calendar days. Additional coverage must be purchased if equipment is to be used beyond the coverage period.

Certificates of Insurance for Off-Campus Film Projects

Certificate(s) of Insurance (COI) documenting liability coverage is available upon request from Risk Management. Student(s) should only request a COI if required by a location owner as a condition of location use permission. Risk Management will issue certificates as outlined in the submitted RMP.

Should a location change after the student(s) submits a RMP, the Office of Risk Management must be notified. Student(s) may be asked and should be prepared to update the RMP for documentation purposes for any last-minute location changes.

GENERAL LIABILITY: Northwestern may provide evidence of \$1,000,000 liability coverage (unless otherwise noted). Student(s) listed on the RMP will be responsible for the entire deductible of \$750 or 15% (whichever is greater) up to \$2,500.

AUTOMOBILE: Northwestern will not provide primary automobile insurance coverage to students utilizing their own vehicles for Northwestern film projects. Student(s) personal automobile insurance coverage is primary

EXCEPTION: NORTHWESTERN WILL COVER VEHICLES AVAILABLE TO NORTHWESTERN APPROVED STUDENT DRIVERS THROUGH THE UNIVERSITY MOTOR POOL OR OUTSIDE APPROVED VENDOR. U-HAUL IS NOT AN APPROVED VENDOR FOR THE PURPOSES OF THE STUDENT FILM POLICY. COVERAGE FOR VEHICLES IS SUBJECT TO THE RULES AND GUIDELINES OF THE UNIVERSITY VEHICLE POLICY. STUDENT(S) LISTED ON THE RMP ARE RESPONSIBLE FOR THE ENTIRE DEDUCTIBLE OF \$1,000.

CLAIMS HANDLING PROCEDURES

In the event of a loss, student(s) must notify Risk Management within 24 hours of the loss. Students will be required to fill out a Loss Notice and submit to the Risk Management department for review. All theft and vehicle losses require the filing of a police report in the jurisdiction where the theft occurred. Students are responsible for notifying law enforcement in the event of a loss.

INTERNATIONAL TRAVEL

Any Northwestern University student(s) traveling internationally to shoot a film as part of required coursework is subject to this Student Film Insurance policy. In addition to completing a RMP, student(s) must register their travel with the Office of Global Safety & Security and comply with the applicable travel policy. Students are responsible for researching the requirements of the country they plan to travel to as individual countries have their own policies for import duty, their own documents and procedures.

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