

# Student Film Insurance Policy

Any Northwestern University students required to shoot a film as part of required coursework for Radio, Television, and Film are required to familiarize themselves with departmental policy and the below procedures established by Risk Management before the start of any film project.

The purpose of the RMP form is to help students think through safety, liability, and property exposure, as well as controls for using private and/or public premises and rented or loaned equipment. The RMP requires students to outline the controls that they will use to minimize any risks present to the students, public, equipment, and property. Students should use the completed RMP as a checklist to identify all known potential risks that they may encounter on the film projects.

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## Liability and Property Coverage

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Risk Management provides general liability and property insurance coverage for film activities when approved by the faculty advisor or instructor and Risk Management. The insurance available to Northwestern does not extend to limited partnerships or students who incorporate their production activities.

Student film projects on Northwestern property using Northwestern equipment do not require additional insurance from Risk Management.

## Equipment Insurance

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Northwestern-owned property checked out to students for use in academic or sponsored 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(s) are responsible for the full value of the missing property.

All covered claims are subject to a 15% deductible of the insured value up to \$2,500. Payment or a payment schedule for losses must be arranged with the Equipment Manager or Risk Management.

To obtain 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 or rental equipment from an approved vendor. Each student must submit a **Risk Management Plan (RMP)** for insurance coverage and agree to conduct themselves in accordance with university policy, assuming full responsibility for lost, stolen, damaged, or otherwise degraded equipment while it is on loan from the University.

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 disappearances. In the event of a mysterious disappearance, students are responsible for the full value of the missing property. For more information, refer to *Summary of Rented Equipment Coverages Available*.

**Students must provide an itemized list of the equipment being rented with the respective replacement costs to receive coverage.**

## Summary of Rented Equipment Coverages Available

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**DEDUCTIBLE:** All covered claims are subject to a 15% deductible up to \$2,500. Students are responsible for the first \$500 of each claim. RTVF is responsible for the remainder of the deductible. RTVF has the option to hold student's grades/graduation records for unpaid equipment losses.

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

**COVERAGE COST FOR RENTED EQUIPMENT:** \$3.00 per every \$1,000 in replacement costs.

## Insurance for Off-Campus Film Projects

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Northwestern may provide evidence of \$1,000,000 in liability coverages (unless otherwise noted). Certificates of Insurance (COI) documenting liability coverage is available upon request from Risk Management. *A Certificate of Insurance is a form of documentation to evidence insurance coverage(s).*

**Certificates of insurance should only be requested if required by a location owner as a condition of location use permission. Students are required to develop plans and controls for exposures and explain such plans and controls in the RMP prior to requesting the COI.**

**Risk Management will issue COIs as outlined in the submitted RMP, and only if the RMP has been approved and signed by the respective professor/advisor. Students must provide the certificate holders name, phone, and full mailing address on the RMP. COIs are subject to a 5-day waiting period. Rush requests are highly discouraged.**

Should a location change after the students submits an RMP, the RMP must be revised, reapproved, and then sent to Risk Management. Students should be prepared to update the RMP for documentation purposes for any last-minute location changes.

## Use of Automobiles

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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.

Procurement and Payment Services has secured discounted pricing for departments or schools needing to rent a vehicle for business and non-business use through the University Vehicle Rental Program. Risk Management will provide automobile insurance coverage for vehicles available to Northwestern **approved and certified** student drivers through the University Vehicle Rental Program. Coverage for vehicles is subject to the rules and guidelines of the Safe Driver Program. Students listed on the RMP are responsible for the entire deductible of \$1,000.

Students interested in being approved and certified must follow the policies and procedures of Risk Management's Safe Driver Program.

## U-Haul

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U-Haul is not an approved vendor. Renters are encouraged to obtain the 3rd party collision damage waiver in addition to any liability coverage(s).

## Airbnb's/VRBO

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Students are encouraged to share their agreements between them and the Airbnb/VRBO host with Risk Management. Risk Management staff (and General Counsel as applicable) are available to review insurance requirements, hold harmless agreements, and indemnification language in contracts or agreements. Indemnification generally refers to one party agreeing to fully reimburse the other party for claims, costs or damages arising from the contract.

## Claims Handling Procedures/Incident Reporting

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In the event of a loss, students must notify Risk Management within 24 hours of the loss. Students will be required to fill out an online incident report and submit to 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

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Any Northwestern University students traveling internationally to shoot a film as part of required coursework is subject to this Student Film Insurance policy. In addition to completing an RMP, students must register their travel with the 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.

## References

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[Radio/Television/Film](#)

[Student Film – Risk Management](#)

[RMP – Risk Management Plan](#)

[Certificates of Insurance](#)

[Safe Driver Program](#)

[Graduate Student Travel Policies](#)

[Incident Reporting](#)

## Contact

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