



## Basic Insurance Coverages

Coverage	Minimum Term	Minimum Limit	Maximum Deductible
E&O	The minimum term required under any the terms of any relevant distribution agreement	The per claim and aggregate minimum limits that are required under the terms of any relevant distribution agreement	Not more than \$25K
General Liability (and/or foreign liability equivalent if production occurs outside of US or Canada)	1 year	\$1M per claim/\$2M aggregate	Not more than \$25K
Entertainment Package a/k/a Motion Picture Production Package	1 year	Varies, but policy limit for cast and negative coverage must not be less than Strike Price plus financing costs	Varies, but no more than \$25,000 or the equivalent of 1-day average shooting cost, whichever is greater
Hired and Non-Owned Auto Liability	1 year	\$1M per claim/\$2M aggregate	n/a

**Notes:**

1. The carriers and policy terms and conditions, including coverage limits, restrictions, exclusions and deductibles are subject to approval by UniFi's Business Affairs Department. Each insurer should have a financial rating of not less than "A-" by A.M. Best and the minimum policy period, minimum policy limit and maximum deductible corresponding to each policy should be no less favorable than as provided in the table above.

2. The Entertainment Package must include a separate endorsement which reads as follows:

"In the event production of the Film is abandoned, this policy will additionally cover each of the following costs to the extent paid, committed to be paid, or incurred prior to abandonment irrespective of the extent to which, if at all, such costs are included in the Film budget: story, scenario, music rights, sound rights, premiums paid for insurance and completion bond, interest, finance charges and other fees and costs associated with loans or other financing for the Film."

3. The Entertainment Package must include a separate Essential Element endorsement for each Key Cast or Key Crew member designated as an Essential Element, if any.

4. The Entertainment Package insurer must approve the "Start Date" or "Stop Date", if any, that shall apply to any Key Cast or Key Crew member.

5. The cancellation clause on each insurance certificate should read as follows:

"Should the above described policy(ies) be cancelled before the expiration date thereof, the issuing company will mail 30 days' prior written notice to the certificate holder named to the left."

6. For each coverage, separate endorsements shall be provided designating (a) UniFi Completion Guaranty Insurance Solutions, Inc., 22287 Mulholland Highway, #367 Calabasas, CA 91302-5190, attention: Steven Leib and (b) Homeland Insurance Company of New York c/o OneBeacon Entertainment, 1100 Glendon Avenue, Suite 900, Los Angeles, CA 90024, attention: Joseph Fitzgerald, as additional insured and/or loss payee, as specified below:

- a. Commercial General Liability: Each party needs to be an Additional Insured.
- b. Entertainment Package: Each party needs to be an Additional Insured and Loss Payee.
- c. Hired and Non-Owned Auto Liability: Each party needs to be an Additional Insured.
- d. Errors and Omissions: Each party needs to be an Additional Insured.