Insurance Requirements for Filming

Please read the following carefully, as failure to submit accurate insurance documents may delay the processing of your permit.

Production companies requesting to film on State owned or operated property must submit the following insurance documentation to the California Film Commission:

1) Certificate(s) of Insurance as evidence of General Liability, Automobile Liability as well as Aircraft Liability (if auto or aircraft will be used). The certificate(s) must be in U.S. dollars.

   Certificate Holder:
   The State of California
   7080 Hollywood Blvd., Suite 900
   Hollywood, CA 90028

   Limit Requirements

   - **General Liability**: coverage in an amount not less than $1,000,000 for each occurrence.
   - **Automobile Liability**: "Owned", "Hired" and "Non-Owned" coverage in an amount not less than $1,000,000 for each accident. **(No Automobile Liability coverage is required if no vehicle is used in or for filming.)**
   - **Workers Compensation:** Statutory Workers Compensation and Employers' Liability with a limit of $1,000,000 is required. **If a company has no employees, a Workers Compensation waiver letter must be submitted to the CFC** (please create your own document based on the attached sample).
   - **Aircraft Liability**: coverage in an amount not less than $5,000,000 for each accident.
   - **Unmanned Aircraft Systems (UAS):** see section below for insurance requirements.

   On the Certificate of Insurance under "Description of Operations/Locations/Vehicles, the policy(ies) (except on Workers Compensation) must be endorsed to include: "The State of California, including its officers, agents and employees is named as additional insured, with respect to liability arising out of the operations related to filming on California state owned or operated property." **An additional insured endorsement(s) must be submitted with the certificate(s)**.

2) Endorsement Form
   ADDITIONAL INSURED ENDORSEMENT
   This endorsement must be submitted on a **SEPARATE PAGE**, and is **in addition to** the additional insured language required on the certificate of insurance as described above (see attached sample).

Insurance Coverage For The Use of Unmanned Aircraft Systems (UAS)

As detailed above, a production entity that wishes to film on state property must provide the CFC with a certificate of insurance evidencing coverage of General Liability, Workers Compensation and Automobile Liability. If the production's proposed activities include the use of a drone, **additional aerial coverage must be provided by the UAS operator.** The additional requirements are to provide:

1) Proof of Unmanned Aircraft Systems (UAS) coverage (listing the specific aircraft to be used) with a **limit of *at least* $2,000,000.** This can be submitted in one of two ways:

   a. If UAS coverage is being added to a general liability policy, there must be a ***separate endorsement*** showing proof of UAS coverage.

   b. If the coverage is coming from an *aviation-specific* insurance carrier (such as Global Aerospace), a separate policy endorsement is ***not*** necessary, as the entire policy represents the UAS coverage.

2) A separate endorsement naming the State of California, its officers, agents and employees as additional insured.

Please note that all **separate endorsements** must be submitted as **separate attachments** (not included in the body of the certificate of insurance).

NOTE TO STUDENTS

If you are applying for a permit for a student film, a certificate of insurance will be required from your school along with proof of enrollment (for the student submitting the application).

Samples of Insurance Documents (hyperlink)

IMPORTANT

- The name of the production company must match the name of the insured on the certificate of insurance.
- If you have any questions about these requirements, contact your insurance broker as soon as possible. Please note that **if proper proof of insurance is not submitted in a timely manner, it could delay issuance of your permit**, and **PERMITS CANNOT BE RELEASED UNTIL PROOF OF INSURANCE HAS BEEN SUBMITTED**.

INSURANCE BROKERS

If you do not already have an insurance broker who specializes in entertainment insurance and/or short-term policies, this link will take you to a list of brokers – ones who can provide either a short- or long-term policy based on your needs. Please note that inclusion on this list does not imply an endorsement by the California Film Commission.