

Insurance Product Information Document

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www.circlesgroup.com

IMPORTANT NOTICE

The purpose of this document is to give you a global overview of the main covers and exclusions relating to this insurance product. This document is not customized to your specific needs and the information therein are not exhaustive. For further information on the insurance chosen and your obligations, please consult the pre-contractual and contractual conditions relating to this insurance. For more information please visit www.circlesgroup.com.



WHAT IS THIS TYPE OF INSURANCE ?

This product is intended to cover producers for productions such as: full-length film, short film, commercial, corporate film, documentary, animation film, video clip, cartoons, TV series, TV show.



WHAT IS INSURED ?

- ✓ are insured all financial consequences that you (the production) would suffer following a postponement, a stoppage or an abandonment of the shooting
 - for any cause that is not under the control of the Policyholder and/or the Insured Party, and which is not excluded ;
 - An attack occurring at the shooting location(s) and/or the immediate surroundings of the shooting location of the insured film production ;
 - death, injury by accident or illness of a person named in the particular conditions ;
 - to damage to, the total or partial destruction following an accident of, or the burglary or theft with threats, the use of false keys, climbing, deception of the equipment, sets, buildings, vehicles, character and technical vehicles used for and during the production, or of any other good that is essential to the shooting.
- ✓ all financial losses that the insured would suffer following the deterioration, disappearance or destruction of any support (blank or not) used in the production.
- ✓ The damages :
 - to all shooting and sound equipment, transmission, reproduction, lighting including lamps ;
 - to sets, costumes and accessories ;
 - to character vehicles for which you are legally liable.
- ✓ the amounts that you should legally have to pay to third parties because of extracontractual damages for which you may be liable to persons (actors, technicians, extras), buildings or animals that are under your responsibility and imputable to the execution of the production insured in the particular conditions.
- ✓ persons listed in the particular conditions in case of death, permanent disablement, temporary disablement and medical costs following an accident.



WHAT IS NOT INSURED ?

- ✗ all insured damage under unsubscribed guarantees and not included in the particular conditions.
- ✗ the company never pays more than the amounts spent, listed in the different sections of the production budget, without exceeding the sum insured ;
- ✗ any fraud from the policyholder when taking this policy, when making any declaration under this policy or when answering any questions (including the questions in the medical questionnaire).

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ARE THERE EXCLUSIONS TO COVERAGE

- ! the compensation to any person whose name has not been communicated to Circles Group before the occurrence of the claim ;
- ! planes, ships and rail equipment and other motorised equipment ;
- ! unexplained loss and mysterious disappearance and Use that is not in conformity with the manufacturer's recommendations ;
- ! for Civil Liability the liability due to the use of any motorised vehicle (car, airplane, boat...) except if these vehicles are used on private property that is not subject to an obligation to carry insurance ;
- ! war, declared or not, insurrections, riots, civil commotions,, gross negligence or inexcusable faults by the management of the company causing damages to insured goods.



WHERE AM I COVERED ?

- ✓ Worldwide, excluding the countries listed in the Conditions of Insurability of the General Conditions.



WHAT ARE MY OBLIGATIONS ?

At the subscription of the contract:

- pay the premium;
- respect the conditions of insurability.

During the contract:

- declare any new circumstances that aggravate the risks, or that create new ones ;
- the negatives, the cameras and the lenses must be tested according to the habits of the profession.

In case of claim:

- take all reasonable measures to avoid and limit the consequences of the loss ;
- In case of theft, advise the local police authorities and get a police report ;
- Notify the insurer in writing within 24 hours and advise him as to the details of the causes, circumstances and consequences of the loss.



WHEN AND HOW DO I PAY ?

You are required to pay the premium on the due date indicated in the particular conditions of the contract. You will receive an invitation to pay for this.



WHEN DOES THE COVER STARTS AND ENDS ?

The contract is concluded for the duration provided for in the particular conditions. It enters into force on the date mentioned, subject to prior premium payment.



HOW DO I CANCEL THE CONTRACT ?

As a contract without tacit renewal and mainly for short-term duration, it will automatically end on the date stated on the particular conditions.