

Media, Film and Television Production COVID-19 Exclusions



Impacts of COVID-19

The COVID-19 outbreak presents significant challenges for Australian businesses. With daily changes to government directives and social and working restrictions, our everyday lives and working routines have been significantly impacted.

For the entertainment industry there are many looming concerns surrounding COVID-19 and the risks and challenges productions will face once filming resumes.

Key insurances to consider in this space include:

- film package
- public liability
- corporate travel
- group personal sickness
- management liability
- workers' compensation.

Exclusions and risks to productions

In terms of insurance implications, COVID-19 is considered a known risk and is no longer an insurable event. As a result, specialist film insurers have introduced new exclusions to remove cover for COVID-19 (or any mutation or variation of the strain) claims and, in some cases, remove cover for any fear, threat or outbreak of any future epidemic or pandemics.

These include but are not limited to:

- death or illness arising from contracting COVID-19 suffered by declared cast insured under the policy
- bereavement of declared cast's family member arising from contracting COVID-19
- interruption to filming arising from COVID-19 due to inability to travel or access filming locations
- interruption to filming due to cast or crew's fear, threat or outbreak of COVID-19
- interruption to filming due to shutdown of a production by a public authority due to fear, threat or outbreak of COVID-19
- legal liability where a third party (cast, crew or visitor) contracts COVID-19 on set or on location and suffers serious illness or death.

Stay Informed

As the coronavirus pandemic is a rapidly evolving situation, stay alert for updates and advice via reputable news sources and relevant authorities so you can be prepared to meet changing conditions, as well as managing communication with your employees and mitigating the spread of disease.

Understanding your insurance program is imperative. It is important to review your own insurance policy for the applicable terms and conditions.

Production risks and policies wordings can vary, so it's advisable to discuss your own insurance needs and policy with your insurance broker. We are here to help.

To learn more, contact your broker or visit:

ajg.com.au/pandemic-preparedness



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