



[www.bigcitylighting.com](http://www.bigcitylighting.com)

## INSURANCE

ALL CUSTOMERS MUST PROVIDE BIG CITY LIGHTING AND GRIP. WITH INSURANCE PRIOR TO THE SHOOT

- **Commercial General Liability:**

- o BIG CITY LIGHTING AND GRIP. must be named as “Additionally Insured” on a Commercial Liability Policy.
- o The policy limit must be a minimum of \$1 million each occurrence and \$2 million general aggregate.

- **Commercial Property Policy:**

- o BIG CITY LIGHTING AND GRIP must be named as “Loss Payee” on a Commercial Property Policy.
- o The policy limit must be a minimum of \$150,000 for rented equipment unless otherwise noted
- o BIG CITY LIGHTING AND GRIP. does not accept insurance policies with an “Unattended Vehicle Exclusion” endorsement. Any insurance policy that has this endorsement must be amended so the rented equipment is covered should it be lost, stolen, or damaged while in an unattended vehicle.

- **Also Make Sure of the Following:**

- o The limit of liability is clearly stated.
- o The deductible, if any is indicated.
- o The customer’s policy provides coverage for rented equipment, and accessories for both property and liability.
- o The coverage is all risk including but not limited to fire, theft, windstorm, flood, earthquake, terrorism, vandalism, mechanical breakdown and other customary perils included in a special risk policy form.
- o The coverage is written on a “Replacement Cost Basis” without deduction for depreciation.
- o The captioned policy will be endorsed to provide 30 days written notice BIG CITY LIGHTING AND GRIP. in the event of cancellation, reduction, or increase in coverage.
- o The policy includes an endorsement stating that with respect to equipment rented from Eastern Effects, Inc. as their interest may appear.
- o The certificate is signed by either a representative of the insurance company or an agent of the company.