

Insurance Coverage

YTO shows are required to enroll in YTO's Production Insurance Program, which is a comprehensive production insurance package that meets the insurance requirements below except as noted. This package can be set up through Aon. Please reference your Agreement, as additional coverage(s) or increased limits may be required for your specific production.

General insurance instructions

- Producer must denote on the Daily Production Reports all possible liability claims, injuries, illnesses, thefts, technical delays, property damage, etc.
- Before the shoot begins, submit [cast logs](#) to your YTO production exec and Aon for approval.
- Please advise all cast, crew, and guests that YouTube is not responsible for any of their personal property. This includes any theft from automobiles and any automobile loss or damage.
- Please ensure you have clear policies in place for recording all injuries and accidents, including traffic accidents. All accidents must immediately be reported to Aon. The [incident reporting procedure](#) includes detailed steps for reporting any injuries or accidents

Required Insurance Coverages

- Production Package - Props, Set & Wardrobe, Extra Expense, Civil Authority, Strike, Crisis Event, Third Party Damage, Miscellaneous Equipment, Negative Film & Faulty Stock, Cameraman Operator Error, Cast, Office Contents [Temporary Production Offices Only], Money & Securities, Hired Auto Physical Damage
- Commercial General Liability
- Non-Owned and Hired Auto Liability
- Commercial Umbrella Liability
- Errors & Omissions
- Workers Compensation / Employers Liability
- Guild Travel Accident (for productions utilizing union cast/crew)
- Owned Auto liability (for any producer-owned vehicles used during production)
- Please note that the Aon insurance program **does not include Workers Compensation or Owned Auto Liability insurance**; please ensure that you have it in place if required by state law or if Producer-owned vehicles will be used during production.

Production Insurance Coverage	Limit of Liability	Deductible (each loss)
Pros, Sets & Wardrobe	\$1,000,000	\$2,500
Extra Expense	\$2,000,000	\$5,000

Civil Authority	\$1,000,000	\$5,000
Strike	\$250,000	\$5,000
Crisis Event	\$250,000	\$5,000
Third Party Property Damage	\$5,000,000	\$2,500
Miscellaneous Equipment	\$3,000,000	\$3,500
Negative Film & Faulty Stock	Amount equal to show budget (eg: \$8M show budget = \$8M negative film & faulty stock)	\$5,000
Cameraman Operation Error	\$250,000	\$5,000
Cast	Amount equal to show budget (eg: \$8M show budget = \$8M cast coverage)	\$15,000
Office Content (Temporary Production Offices Only)	\$250,000	\$1,000
Money & Securities	\$100,000	\$1,000
Commercial General Liability		
Bodily Injury / Property Damage Each Occurrence	\$1,000,000	None
Aggregated (per production)	\$2,000,000	
Non-Owned & Hired Auto Liability		
Bodily Injury / Property Damage Combined Single Limit Per Occurrence	\$1,000,000	None
Commercial Umbrella Liability		
Bodily Injury / Property Damage Each Occurrence	\$5,000,000	None
Aggregate (per production)	\$5,000,000	
Errors & Omissions		
Each Claim	\$3,000,000	\$25,000 per claim
Aggregate (per production)	\$3,000,000	

Other Insurance Coverage	Limit of Liability	Deductible (each loss)
Workers' Compensation insurance as required by law in the state(s) where production will occur and other states as applicable		
Must include Employer's Liability coverage for injury, disease, and death	\$1,000,000 per accident and employee	
Owned Automobile Liability coverage for bodily injury and property damage	\$1,000,000 per occurrence	

U.S. and non-U.S. production

- Coverage for U.S.-Based Productions
 - The coverage territories for the Aon program include the United States and Canada. Any other territories and possessions may require other insurance.
 - Producer must notify Aon of any filming or travel that involves [filming or traveling internationally](#).
- Coverage for Non-U.S.-Based Productions
 - If your production is based outside of the United States, please see country and region-specific insurance requirements below. If you have additional questions, contact your YTO Production contact for further information.
 - [UK Insurance Requirements](#)
 - [South Korea Insurance Requirements](#)
 - [Mexico Insurance Requirements](#)
 - [Germany Insurance Requirements](#)
 - [France Insurance Requirements](#)
 - [EMEA \(non UK, FR, DE\) Insurance Requirements](#)
 - [Colombia Insurance Requirements](#)
 - [Chile Insurance Requirements](#)
 - [Brazil Insurance Requirements](#)
 - [Argentina Insurance Requirements](#)
 - [Japan Insurance Requirements](#)
 - [India Insurance Requirements](#)

High-risk activities and other unique risks

- Any inclusion or use of the following should be flagged immediately or as early on in the script or concept vetting process as possible. Use of the items below can be insured through the Aon insurance program. Please consult with Aon to discuss the steps required to cover them.

- [Animals](#)
 - [Aircraft](#)
 - [Watercraft](#)
 - Firearms
 - [Drones](#)
 - [Minors](#)
 - Pyrotechnics
 - Stunts
 - Travel to remote or high-risk locations
 - Production in dangerous locations or conditions
 - Weather Insurance
 - Other unusual or high-risk activities
- Workers' Compensation, Employers Liability, Guild Travel Accident, Owned Automobiles, and Local Foreign Compulsory Insurance are not covered under the Aon program.
 - In the event Producer utilizes cast or crew that belong to a guild or union, Guild Travel Accident Insurance may be required. If required, Aon can provide Producer with a quote for this insurance.
 - Child artists or senior artists may require a rate surcharge or increased deductible. Child artists under the age of 7 may need certain immunizations for chicken pox, mumps, measles, German measles, whooping cough, scarlet fever, tonsillitis, and diphtheria. You may be required to submit immunization records for child artists to Aon. Producer may need to coordinate medical examinations or paperwork for cast members if needed. Please keep in mind that all medical forms contain extremely sensitive information and must be kept confidential.

Insurance application process

- Aon administers the YouTube Production Insurance Program on behalf of YouTube. Aon will work with Producer during the application process. Once the application is completed, an invoice for premium will be provided. Upon the confirmation of payment, Aon will provide Producer with a certificate of insurance to use as evidence of coverage.
- To initiate coverage, please contact Aon and your YTO Production Manager.

Additional insured, primary & non-contributory

- For any insurance policies arranged outside of the Aon YouTube Insurance Program, such policies must name as Additional Insureds the following: YouTube LLC and Google LLC (and any other Google entity that signed the Agreement) together with their respective assigns and licensees as now or hereafter may exist and any other persons or entities as each may designate from time to time. Insurance policies required herein will be considered primary without right of contribution from YouTube or Google's insurance policies.

Policy limits and liability

- Insurance policies required herein will apply to the full extent provided by the policies, and the coverage requirements above will not lower the coverage limits of your policies nor limit your obligations or liability under the Agreement (including indemnities).

Certificates of insurance

- Aon will provide you with a certificate of insurance before the start of production. All issued **certificates of insurance must be sent to the YTO Production Manager** with the wrap deliverables.

Insurance claims

- Producer must **notify the YTO Production Manager and Aon immediately** in the event of a claim or possible claim. The Producer is responsible for compiling the necessary claim information and submitting the claim to the insurance company. Aon will assist during this claim process.

Contact

- For more information about insurance obligations and coverage, email YouTube Insurance at insurance@google.com

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