



INSURANCE REQUIREMENTS

Hand Held Films **DOES NOT ACCEPT** Insurance policies that contain the **THEFT from UNATTENDED VEHICLE EXCLUSION**. Please check with your insurance broker regarding this coverage.

All rented equipment should be insured and an insurance certificate must be provided prior to the rental and/or on each renewal term of the policy. Hand Held Films does not provide, rent, or sell insurance.

INSURANCE CERTIFICATES must clearly state the following:

1. Hand Held Films must be named as the Certificate Holder, "Loss Payee" with regard to our interest in the property coverage and "Additional Insured" with regard to liability insurance.
2. Certificate Holder is: **Hand Held Films, Inc. 129 West 27th Street, Storefront & 3rd floor, New York, NY 10001**
3. Property Coverage Limit and Deductible specific to "Miscellaneous or Rented Equipment". Coverage Limit must exceed the total replacement cost of equipment rented for your production.
4. Policy must be valid for the full duration of the rental. Must include the pickup and return dates.
5. Coverage is all risk.
6. Coverage is written on replacement cost basis.
7. Coverage is written on a Worldwide Basis. If not on a Worldwide Basis, please specify coverage location.
8. Coverage includes transit.
9. No theft from unattended vehicle exclusion.
10. General Liability limit. At least \$1,000,000 limit if filming underwater, from an aircraft, or out of country.
11. Auto insurance (Required when renting Hand Held Films' Trucks)
 - a) Coverage for Hired Autos, Non-Owned Autos
 - b) Automobile Liability Limit & Deductible
 - c) Physical Damage no less than 125K per vehicle rented
12. Statement to provide 30 days written notice to Hand Held Films, Inc. in the event of cancellation or changes in coverage specifics.

An agent or representative of the insurance company issuing the certificate must sign the insurance certificate. See Sample Certificate attached for reference.

CREDIT CARD HOLDS IN PLACE OF INSURANCE We may accept credit card holds in place of insurance for small, short-term rentals. This is available to our customers as long as their credit card has enough available funds to cover the full replacement cost of the equipment. Please speak to one of our rental agents regarding this method of insurance.

Feel free to contact accounting@handheldfilms.com with questions or concerns regarding your insurance certificate requirements.

