



# Media & Entertainment Insurance : Lights, Camera, Claims!





## **Laura Hancock**

Managing Director, Yutree Underwriting

Laura is Managing Director of Yutree Insurance Ltd, a Chartered broking and underwriting firm, and has over 30 years' experience across sales, broking and underwriting. Yutree has specialised in delegated authority insurance solutions for the media and entertainment sector since 2012. Laura is a recognised industry leader, serving on the Board of the Managing General Agents' Association (MGAA) and chairing the British Insurance Brokers' Association's (BIBA) Insurance Technology and Innovation Committee. She is also a qualified Member of the Institute of Leadership & Management and a Cert CII professional.



## **Ian McDonald**

Director and Head of Entertainment & Contingency, McLarens

Ian is Director and Head of Entertainment & Contingency at McLarens UK & Ireland, with over 40 years' experience in entertainment, media and contingency claims. A recognised specialist loss adjuster, he has handled major losses across the music, film, television, theatre and live events sectors on behalf of insurers globally. Ian also worked with the UK Government (DCMS) to help establish the Film and Television Production Restart Scheme and is an active contributor to industry bodies and technical publications.

# Learning Objectives

**By the end of this webinar, delegates should be able to:**

Identify the core risks unique to media and entertainment clients including production liability and equipment. So, you can conduct more thorough client fact-finds from your next conversation.

Explain the cover structure of the Yutree BIBA-approved scheme to clients, including what triggers a claim and common exclusions and pitfalls, enabling you to set accurate expectations and reduce coverage disputes and gaps.

Apply lessons from real claims scenarios presented by specialist adjusters McLarens to recognise red flags earlier in the placement process and guide clients on loss mitigation and notification obligations.

# Sectors



**Media**



**Entertainment**



**Freelancers**



**Events**

# Media Trades



**TV & Film  
production**



**Post-  
production**



**Equipment  
Hire**



**Location  
Facilities**



**Studios**



**Broadcast  
Channels**



**Podcasters**



**Digital  
Agencies**

# Entertainment Trades



**Event  
production /  
management**



**Conference  
Organisers**



**Exhibition  
Organisers**



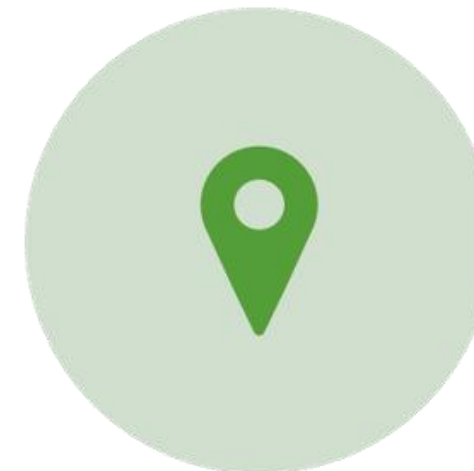
**Equipment  
Hire**



**Event Power  
Providers**



**Rigging  
Contractors**



**Venues**

# Events

Music festivals

Amateur sports  
tournaments

Beer festivals

Christmas  
lights

Conferences

Exhibitions

Village fetes

Fashion shows

Open air  
cinema

Product  
launches

Wedding fairs

Outdoor  
theatre

Literary  
festivals

Craft fairs

Trade shows

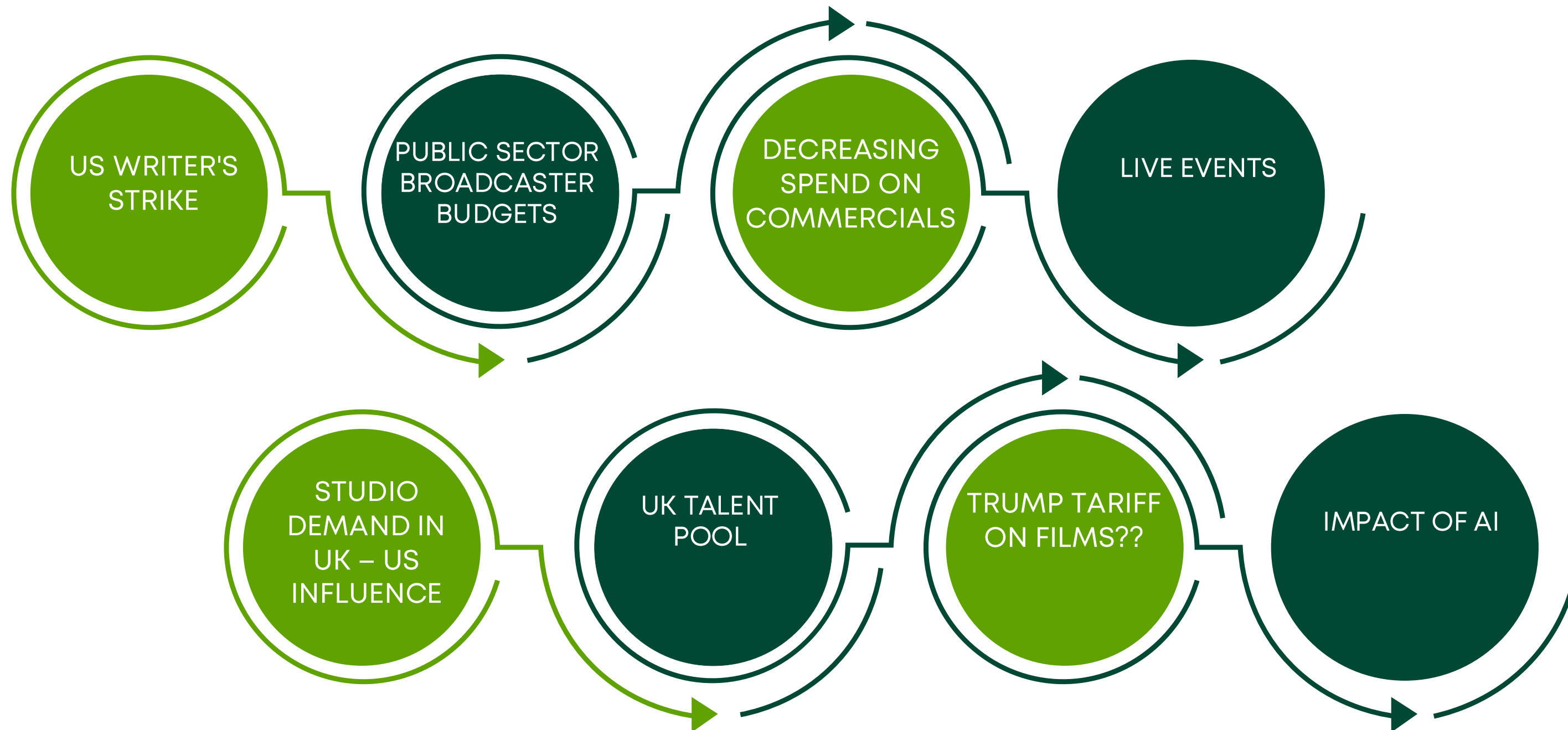
Charity balls

Cultural  
parades

Street parties

# Overview

## Current Challenges, Trends & Opportunities



# Equipment:



# Specialist covers / Benefits

- Full theft cover at own premises, in transit and "on location"
- Alternative hire charges to £100,000
- Continuing hire charges to £100,000
- Fraudulent hire of technical kit
- Public Utilities terminal ends cover under Business Interruption
- Worldwide liability cover (including USA/Canada)
- Specialist media loss adjusters

# What to ask

## Property

Level of own equipment and maximum hired in at any one time?

How much could your client have out on hire at any one time?

Check that your client is using hiring conditions making the hirer responsible

Where do they work in the world?

For larger risks, the single article limit and maximum at any one contract site

Do they have procedures for checking authenticity of hirers?

# What to ask

## Liability

Understand height work and how this is managed

How much work is overseas?  
Is there work in or products to N. America?

Extent of hot work away

Do they work with special effects or pyrotechnics

Understand use of freelance labour or BFSC and what activities they undertake

Exposure to high profile celebrities (third parties)

# Claims

## Damaged Modular LED screen system:

Insured suffers damage to a few disassembled LED panels when attending a Production event  
Cause: simple transit damage  
Claim value escalated to £500,000.  
Settled for less than half.

## Camera theft:

Insured's van was parked overnight in a hotel car park on a 2-day shoot. Thieves stole £150,000 of equipment from the van which was deemed fully covered as the Insured was "on location" within the unattended vehicle warranty wording.

## Asbestos quarantine:

Production Firm delivered a large quantity of unique high value sound, light and video equipment in a heritage building venue for an event.  
Overnight, Insured were denied access by local authority.



# Fraudulent Hire

## Can be very sophisticated organised crime groups

- Low incidence of Fraud amongst UK Hire firms themselves
- It's their clients that can be the problem!
- International syndicates – High end kit
- County Line Drug Gangs in UK
- High Intrinsic and Appreciating Kit Values

## ID checks to always be undertaken

- Research the hiring company or person. Is the website new or odd?
- Obtain bank, credit and trade references. Follow up by personal contact Photo ID x2 and Utility Bill originals (not emailed copies)
- Insist on Hired-In Insurance evidence
- Check hirer's insurance broker
- Take a photograph of the hirer and match to photo ID

## If you have suspicions – do not hire!

- Gut feeling
- Don't allow Courier collection
- Ask for full details of usage and location then research it!
- Take a sizeable deposit
- Ask some technical questions – is hire choice logical?
- Be wary of last-minute changes
- Beware Identity Theft



Carl Zeiss Distagon 25/1.3

# Other Covers Available

## Business Interruption

- Worldwide contract sites cover
- Worldwide transit cover
- Outside broadcast vehicle extension

## Production Indemnity

- Cast & crew
- Extra expense
- Cancellation, postponement & abandonment

## Professional Indemnity

- Media
- Events & installations

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**Any  
Questions?**





# Contact

## Yutree Underwriting

[yutree.com/underwriting/products/media](http://yutree.com/underwriting/products/media)

01638 660651

[underwriting@yutree.com](mailto:underwriting@yutree.com)

[Ian.McDonald@McLarens.com](mailto:Ian.McDonald@McLarens.com)

