



Taylor & Taylor Associates, Inc.  
Taylor & Taylor, Ltd.  
www.taylorinsurance.com

### INSURANCE REQUIREMENTS

#### CAMERAS, LIGHTING AND GRIP

1. Equipment Coverage \$1,000,000  
Worldwide, on Premises, in Transit and Unnamed Locations  
Replacement Cost Basis with no deduction for depreciation.  
**An Unattended Vehicle Theft Exclusion Will Not Be Accepted**
  
2. Third Party Property Damage Liability \$1,000,000
  
3. List **Rental House** as Loss Payee for Equipment coverage.
  
4. Commercial General Liability \$2,000,000  
General Aggregate Limit \$1,000,000  
Products and Completed Operations Aggregate Limit \$1,000,000  
Personal Injury and Advertising Injury Limit \$1,000,000  
Limit Each Occurrence \$1,000,000  
Coverage is Primary & Non-Contributory
  
5. List **Rental House** as an Additional Insured on the Commercial General Liability coverage.
  
6. Evidence showing Workers Compensation and Employers Liability.  
Includes a Waiver of Subrogation in favor of **Rental House**.

#### VEHICLES

1. Physical Damage for Rented Vehicles  
Limit per Truck \$ 125,000  
Limit per Crane \$ 750,000
  
2. List **Rental House** as a Loss Payee for the rented Vehicles.
  
3. Non-owned & Hired Automobile Liability \$1,000,000

It is important to understand that the furnishing a certificate of insurance may not fulfill all your obligations under the rental agreement. The limit of insurance coverage for equipment is issued on a per occurrence basis not a separate limit for all rental companies involved in a production. Therefore, it is essential that the limit for equipment coverage equals the total value of all equipment used on a job. If your limit of insurance is inadequate to cover the loss, or your insurance does not cover the type of loss that occurred, you will be responsible for the difference between the amount of insurance and the actual loss. It is in both your own interest, as well as our interest, that adequate insurance limits are maintained.