

PLACER COUNTY INSURANCE REQUIREMENTS FOR COMMERCIAL AND STUDENT FILMING

NOTE regarding DRONES & INSURANCE: *many insurance policies held by production companies do not cover commercial drone (UAV) filming activities. If your policy does not/will not cover this activity then the drone operator/drone company must provide adequate proof of insurance (see General Insurance Requirements) along with other drone documentation.*

GENERAL INSURANCE REQUIREMENTS

THE FOLLOWING TWO PROOFS OF INSURANCE ARE REQUIRED if production is using a county-owned location (if a location is a **private property** please make insurance arrangements **with property owner**). The insurance policy must be current and in effect at the time of production dates. The application for the film permit will not be processed until insurance documentation is received and verified.

- 1) **Certificate of Insurance (COI)** *Please upload the COI in the next step – Attachment tab during the application process.*
 - a. Amounts
 - i. \$1,000,000 in total general liability (this includes bodily injury and property damage)
 - ii. Additional higher limits may be required depending on production activities (aircraft, pyrotechnics, etc.)
 - iii. \$5,000,000 in excess liability if bridge locations are being used.
 - b. Description of Operations box - must include the following text: “the County of Placer, its officers, agents, employees and volunteers as additional insured for all liability arising out of the operations by or on behalf of the named insured in the performance of this Agreement.
 - c. Certificate Holder Box – use the following:
The County of Placer
c/o Placer-Lake Tahoe Film Office
175 Fulweiler Ave
Auburn, CA 95603
- 2) **Additional Insured Endorsement (AIE)** *The insurance company emails the Endorsement Page (amended as indicated below) directly to the Placer-Lake Tahoe Film Office: filmoffice@placer.ca.gov.* Please have the insurance company add the following language to the Endorsement page of the Production Company’s insurance policy:
 - a. “The County of Placer, its officers, agents, employees and volunteers as additional insured for all liability arising out of the operations by or on behalf of the named insured in the performance of this Agreement.”
 - b. The policy number must match the one listed on the COI.
3. **Hold Harmless** - the applicant/production company agrees to comply with the Hold Harmless provision when they sign and submit the application for the film permit. If the application has been signed no further action is required regarding this. The Hold Harmless language is listed in the General Provisions on the application, and reads as follows: *The Permittee shall indemnify and hold harmless the County, its officers, officials, agents, employees and volunteers, from and against any and all claims, suits, proceedings, costs, expenses (including reasonable attorney’s fees), damages and liabilities claimed by any person, organization, association or otherwise arising out of or relating to any act or omission of the Permittee, its agents, contractors or employees under this Agreement. Such indemnification shall not be effective to the extent that the damage or injury results from the sole negligence of the County. The indemnification provided for in this permit shall survive any termination of this Agreement.*

STUDENT FILMING - INSURANCE REQUIREMENTS

If the student is using county-owned property, the student has two options:

OPTION A – Provide that the filming will be covered by the School’s insurance policy in which the student is enrolled. The school’s Risk Management office may use one of the following two types of documentation (1 or 2, below). Please include the student’s name plus the appropriate documentation in an email to the Placer-Lake Tahoe Film Office: filmoffice@placer.ca.gov.

1. If the School is covering the student, use the below paragraph:

“It is agreed that (School Name) and County shall each maintain at all times during the performance of this Agreement insurance coverage or self-insurance in the amounts of not less than One Million Dollars (\$1,000,000) to cover all of its operations. Specifically, but not limited to not less than One Million Dollars (\$1,000,000) general liability, One Million Dollars (\$1,000,000) automobile Liability, One Million Dollars (\$1,000,000) workers’ compensation, and One Million Dollars (\$1,000,000) professional liability (E&O).”

2. If the school is self-insured, please forward a letter from the School’s Risk Management office advising of its self-insured status along with the student’s name.

OPTION B - The student may provide the same documentation as required under the General Insurance Requirements.