

INSURANCE

Before we can release any equipment, we will need to see proof of your confirmed **Hired-In Equipment Insurance**.

Under the Hire Agreement, it is your responsibility to ensure our equipment is covered against loss or accidental damage. If you don't have an annual insurance policy (preferably *All Risks), you can obtain a "one-off" cost effective insurance cover for your shoot. Pro Motion Hire recommend [Performance Media Insurance](#) ** who specialise in media insurance for the broadcast industry. You can fill in a form online and get your policy documents immediately.

Before submitting your insurance documents please ensure the following information is included: -

- **The Name and Address on the policy**

The policy needs to show the hirers name and address which **must** match the details on our rental agreement/completed application.

- **Sum Insured Value\Equipment Valuation**

This is the value of the Hired-In Equipment. We are happy to provide the total value of the kit so please ask us rather than independently calculate so you can be assured all the kit is 100% covered. Some insurance policies include the value of own kit and hired kit together. We must stress that under the Pro Motion Hire agreement the full value of our kit must be covered within this amount.

- **Cover Dates**

These dates must cover you from the moment you receive or collect your equipment until it is returned to Pro Motion Hire, not just for your shoot dates.

- **Continuing Hire Charges**

If equipment is damaged or lost and cannot be returned at the end of the hire, Pro Motion will have to treat the hire as on going and charge daily/weekly rates until the kit is returned or repaired & ready to hire.

The average time limit for this cover shown on your policy is usually up to 13 weeks.

Additional Steps

Even though you have insurance in place, all insurance policies contain a proviso that the policy holder will take 'reasonable steps' to prevent a loss occurring, as insurance providers can repudiate any claim

We have noted a few points:-

- Check your policy cover to see what exclusions there are.
- Make sure the kit is stored in accordance with any restrictions in the policy
- Don't leave the equipment in full view.
- Use whatever security devices are available on the car (such as the steering lock)
- Don't use sign-written vehicles which may advertise what is inside.
- Ensure that the value of cover you have for kit kept inside the vehicle is equal to the full amount of replacing the kit if it is stolen.

*All risks – usually means that the policy covers against fire, theft, explosion, flood impact and storm damage – plus accidental damage. Most situations are covered unless it is specifically excluded in the policy.

** <https://www.astonlark.com/performance/>