

Special Risk Insurance for the Entertainment Industry



The entertainment industry faces unique risks, from complex contractual obligations to hazardous on-location shoots. Standard accident insurance may not offer sufficient protection. Allied World offers tailored Accident & Health coverage built specifically for domestic and international film and production companies. Our coverage is ideal for television production, films, documentary productions, commercials, touring entertainers and performers, and helps safeguard productions against disruptions caused by illness, injury, or unexpected travel emergencies.

Domestic Production Insurance

GUILD

When engaging SAG-AFTRA or other union guild personnel, production companies may be required to maintain Travel Accident insurance as part of their contractual obligations.

Eligibility:

- Persons who have been assigned or loaned to the production firm through a guild, trade association, or labor union whose term of employment is covered and specified by a collective bargaining agreement for whom the production firm has an obligation to provide accident insurance
- All other employees of the production firm who are not affiliated with any guild, trade association, or labor union may also be covered

Product Features:

- Provides coverage while participating in or supervising productions sponsored and supervised by the Policyholder; while traveling in connection with the productions; or while traveling directly to and from the production and the persons home or place of lodging
- All Conveyance Coverage, Scheduled Airline Coverage, Specified Aircraft Coverage
- 24 Hour Coverage Extension
- Hazardous Condition Activity Coverage
- Felonious Assault Coverage

Core Benefits:

Accident Medical and Accidental Death & Dismemberment

- During the filming of any type of Production, Film, Commercial, or Concert Tour, there is always a risk of a medical injury and the possibility of an accidental death or dismemberment during a shoot or production
- Cover location and studio shoots for production locations in the United States
- Coverage includes benefits for Coma and Brain Death

Weekly Accident Indemnity Benefit

- Provides income protection if a covered individual becomes totally disabled due to an accident
- Weekly payments begin after the waiting period and can continue for up to 52 weeks

Emergency Medical Evacuation, Repatriation, Family Reunion

- Included with all policies
- Medical evacuation ensures that travelers facing severe illness or injury can be transported to appropriate medical facilities
- Repatriation of Remains benefit pays for the return of a deceased insured to their home country, including costs for a family escort, preparation and related transportation

Travel Inconvenience

- Travel Inconvenience benefits consist of Trip Cancellation, Trip Interruption, Trip Delay, Delayed Baggage and Lost Baggage
- Trip Cancellation coverage reimburses travelers for non-refundable expenses if a trip is canceled due to unforeseen events
- Trip Interruption coverage compensates for expenses incurred if a trip is disrupted for covered reasons
- Delayed Baggage provides reimbursement for essential items when luggage is delayed
- Lost Baggage coverage reimburses for items permanently lost during travel

Travel Assistance Services

- Included with all policies
- Allied World has contracted to provide our insureds with access to Travel Assistance Services. Allied World's partners have extensive experience handling complex medical and security situations, as well as providing support for travel concerns when they arise
- A seasoned team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies
- Utilizing an extensive global network of medical care providers, a 24/7/365 U.S.-based call center is available day or night to provide care our insureds can depend on

Special Risk Insurance for the Entertainment Industry

(continued)

International Films and Productions Blanket Accident Insurance

Product Features:

- Worldwide coverage for location shoots or productions outside of the United States, including War Risk countries
- Coverage can be for shoots that include remote locations and hazardous risks, exposures – such as stunts, underwater shooting, filming with live animals, weapons and pyrotechnics
- Optional coverage for War Risk and Security Evacuation are available

Our International Film & Production insurance includes all coverages available under Domestic Production Insurance with these additional benefits and services:

Out of Country Accident and Sickness Medical

- Provides coverage for accident and sickness related medical expenses incurred while traveling abroad
- This includes hospital stays, emergency treatments and necessary medical services

Security Evacuation

- Provides coverage for the costs associated with evacuating travelers from dangerous situations, such as political unrest, natural disasters, or other instances of imminent physical danger
- This benefit supports individuals in safely exiting high risk areas, offering peace of mind and protection during international travel in uncertain conditions

War Risk

- The War Risk exclusion can be removed from the customized International Films & Productions Blanket Accident Insurance policy if coverage is warranted
- Underwriters must approve all locations and territories that require war risk coverage

Global Travel Assistance: Mobile App and Desktop Access

- Access real-time travel health guidance, alerts, and security intelligence
- Emergency hotline feature on the mobile app connects traveler to 24-hour multilingual assistance call center
- Receive personalized push notifications for critical events in locations pre-selected by the traveler
- Advanced travel tracking features for urgent communications and organizational peace of mind

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A+" (Superior), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "AA-" (Very Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2026 Allied World Assurance Company Holdings, Ltd. All rights reserved.

FLEXIBLE DISTRIBUTION OPTIONS:

We understand that one distribution model does not fit all when it comes to A&H Special Risk Insurance. We offer flexible underwriting and distribution capabilities:

- **Retail** – For brokers and agents placing individual risks
- **Program Administrator & MGU** – Ideal for niche or bundled A&H portfolios
- **Aggregator or Platform Models** – Supports volume-driven placement through aggregators of similar group business

WHY ALLIED WORLD A&H?

Allied World is coupling best-in-class underwriters who possess a keen understanding of a client's A&H needs with the latest in technology and data capabilities. We offer:

- **"A+" (Superior) rating from AM Best** and a strong capital position, we anticipate rather than react
- **Centralized underwriting model** to underwriting, promoting maximum cooperation and efficiency in decision-making
- **Client-focused approach** to risk assessment, rate development and program design
- **Dependable partnerships**, where we seek to cultivate long term, mutually beneficial relationships built on trust and a commitment to excellence

FOR MORE INFORMATION, PLEASE CONTACT:

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