

New insurer enters world of entertainment

Producers are covered for stunts and special effects gone awry -- and then some

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A film producer needs an insurance broker if she wants to shoot a potentially dangerous stunt where there's risk of injury or damage.

But what if the lead actor gets the flu and can't shoot for a week? Or the crew's hot lights are placed too close to an oil painting in a private home, turning a family portrait into Edvard Munch's *The Scream*? Or a film canister containing the daily rushes gets lost or stolen or the contents become exposed, forcing her to reshoot a day's scenes for an additional \$100,000?

Or, once the film is released, a moviegoer sues the production company, claiming it stole his original idea?



CREDIT: Stuart Davis, Vancouver Sun
 David Hamilton (right), president of Focus Entertainment Insurance Brokers Inc., and vice-president Bob Adams in their Vancouver office.

Focus Entertainment Insurance Brokers Inc., a Vancouver-based company that exclusively provides insurance for the entertainment industry, handles all of the above. The company -- which began in March, but whose two principal brokers have 40 years experience in the industry, much of that in Vancouver -- handles all aspects of insuring producers of movies, television shows, commercials and music videos.

"The producer is responsible for insuring everyone on the set," says David Hamilton, president of Focus. "The policy I arrange for the producer will pick up all of the stunts, special effects, the makeup person if a rash breaks out on an actress's face as a result of her work, all the locations, rented vehicles, all equipment -- on a typical 35-mm film they'll have \$2.5 million of gear in those trucks -- the cast, the props, the sets."

Hamilton began his career with Lloyd's of London in England, where he did

some film insurance work at Pinewood Studios. He moved back to his native Vancouver in 1991, doing some film work for Sedgewick Ltd., then toiling for an unnamed Toronto-based firm's film division for more than eight years before starting Focus with fellow film broker Bob Adams, the company's vice-president.

Experienced producers know the risks on a set, things like injuries during a stunt or location damage from a car chase (such as the driver losing control and crashing into a store, which has happened in the past). But the most costly problems are those which hold up production for any length of time: Illness or injury to a key cast member, damaged equipment, or lost or exposed negatives from a day's shooting.

"We cover films in distribution, as well," says Hamilton, "which is necessary if someone comes out of the woodwork saying, 'That's my idea.' Nine out of 10 times the claim has no merit, but the insurance will pay the defence costs of the producer in order to have it dismissed."

This policy also covers a producer who has bought and produced a writer's script, only to be sued by a second, uncredited writer whom the first writer failed to mention.

When a producer is ready to shoot, he will submit a script to Hamilton and Adams. They read it, assess the budget, and identify areas where there may be problems (driving footage, a bear in one scene, fireworks in another). They advise the producer as to what needs to be covered, and they do the paperwork all that entails. And, if something happens that results in a claim, they handle the paperwork quickly so the project does not lose valuable shooting time.

For this, the producer pays a portion of the production budget to the broker, usually 0.75 per cent.

Productions Hamilton has brokered in recent years include TV series Whistler, Painkiller Jane, Intelligence, Masters of Horror and Masters of Science Fiction, and movies Battle in Seattle, Postal, and Blonde and Blonder.

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