



## Commercial Production Protection

The protection you need to  
weather-proof your  
production



TOKIO MARINE  
HCC



## Summary of Coverage

Commercial Production Protection insurance is a risk transfer tool that protects against adverse weather conditions to protect your budget when filming on location. Insurable perils include rain, snow, wind, and maximum or minimum temperature.

Since no two projects are alike, a good film production insurance policy is specifically tailored to fit your or your client's needs from pre-production through completion.

## Target Insureds

- Commercial film production companies
- Motion picture production companies
- Television, radio and podcast production companies
- Casting and talent agencies
- Content production agencies

## Claim Verification Options

1. **Closest National Weather Station** – For domestic event locations only.

2. **Athenium Analytics** - Athenium Analytics uses industry-changing and proprietary, hyper-local climate data to more accurately verify weather conditions at the exact location of the commercial production.

- Smartphone App – hands-on claim verification (Optional Feature only– Not required): Using innovative technology, you will have the ability to download a smartphone app to verify if there was a claim and view and download a detailed hourly report of the weather data. Based on this report, if validated, a claim check will automatically be sent within 72 hours of claim notification by Athenium Analytics.

3. **Independent Weather Observer**- obtained by insured and approved by Tokio Marine HCC.

## Example of Coverage

**Insured Peril: Rain - Non Consecutive Dry Hours** - Non Consecutive Dry Hours coverage is based on a certain number of hours being dry during the insured hours each day. The more dry hours you insure, the higher the rate so it's important to choose the most critical hours that will affect the success of the commercial production.

**Example of coverage:** If you were to insure 10 Dry Hours out of 12 Hours with a threshold of 0.05", any insured day in which you had less than 10 Dry Hours (which is the same as saying three or more Wet Hours) for which 0.05" or less of rain accumulated, would trigger the policy payout.

The definition of a Dry Hour in this example is any hour in which there is less than 0.05 inches or more of rain accumulation. A Wet Hour would be any hour with 0.05 inches or more of rain accumulation.

## Rainfall Threshold Descriptions

**1/100 (0.01) of an inch of rain** – The first measurable amount of rainfall reported by The National Weather Service. This would not leave puddles on the ground and would slightly wet the surface. This might occur during a light shower for 2-5 minutes or even a drizzle for 2 hours.

**1/10 (.10) Inch of Rain** - A light rain for 30-40 minutes, moderate rain for 10 minutes or heavy rain for 5 minutes. Small puddles would form but usually disappear after a short while.

**1/4 (.25) Inch of Rain** - A light rain for 2-3 hours, moderate rain for 30-60 minutes or heavy rain for 15 minutes. Many puddles on ground that do not disappear easily.

**1/2 (.50) Inch of Rain** - Moderate rain for 1-2 hours or heavy rain for 30-45 minutes. Deep standing water for long periods of time (a light rain never reaches this amount).

**3/4 (.75) Inch of Rain** - Heavy rain for 2-4 hours. Deep standing water for long periods of time (a light or moderate rain never reaches this amount).

**1.0 Inch of Rain** - Heavy rain for several hours (2-5 hours). Deep standing water for long periods of time (a light or moderate rain never reaches this amount).

# Contact Us

### Robin Lang

Vice President, Contingency  
Tel: 781-994-6025  
rlang@tmhcc.com

### Susan Guardino

Specialty Underwriter, Weather Program Manager  
Tel: 781-994-6127  
sguardino@tmhcc.com

#### Tokio Marine HCC -Specialty Group

701 Edgewater Dr, Suite 430 Wakefield, MA 01880 USA  
Tel: 781-994-6000  
tmhcc.com  
A member of the Tokio Marine HCC group of companies

## About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

## Why Tokio Marine

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC is part of Tokio Marine, a premier global company founded in 1879 with a market cap of \$43 billion.\*

\*As of 12/31/2022