



Commercial Production Protection

Protect your production.
Deliver for your client.



TOKIOMARINE
HCC

Summary of Coverage

Commercial Product Protection insurance helps agencies keep shoots on schedule and budgets on track by transferring the financial risk of disruptive weather. Coverage is customizable for conditions like rain, snow, wind, and extreme temperatures.

From pre-production through wrap, we tailor coverage to your shoot's exact requirements so that you can keep campaigns moving. Let's build coverage around your next production.

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.
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

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**TOKIO MARINE
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Tokio Marine HCC - Specialty Group

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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 \$71 billion.*

*As of 12/31/2025