



## Film Insurance Guidelines

Filmmakers seeking permits to film on-location in any of the areas served by FilmL.A. must either have on file or provide proof of insurance meeting both our requirements and those of each jurisdiction involved. The insurance step is very important, since timely insurance submission is necessary to prevent permit coordination delays.

*PLEASE BE AWARE PERMITS CANNOT BE RELEASED TO YOU UNTIL YOUR INSURANCE HAS BEEN VERIFIED AND APPROVED.*

Please note that mandatory coverage varies widely by jurisdiction. We do not advise you to purchase insurance without reviewing this document and/or calling us at 213.977.8600 to discuss your plans with a FilmL.A. Insurance Specialist.

📄 [Sample certificates](#) for all jurisdictions are available on the [Forms](#) page of our website.

## Jurisdiction Requirements

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### CITY OF GARDENA

- One ACORD 25 Certificate of Liability Insurance naming: “The City of Gardena, its officials, employees, and agents are added as additional insured.”
- "Additional Insured" endorsement = “The City of Gardena, its officials, employees, and agents are added as additional insured.”
- Certificate must include a thirty-day notice of cancellation provision (10 days for non-payment of the certificate premium). It must be obtained from an insurer admitted to do business in California or written through a California-licensed broker.
- Commercial General Liability coverage: broad form property damage, personal injury, automobile, employers’ and comprehensive liability insurance, with per-occurrence limits of:
  - \$1,000,000 for motion capture (filming)
  - \$1,000,000 for still photography.
- Total minimum Automobile Liability requirements:

Where the permit applicant, or any of its representatives, agents or employees will use vehicles in conjunction with the filming (i.e. picture vehicle, camera car, production vehicles et al), insurance coverage must meet the minimum limits of \$1,000,000 per accident.
- Proof of Workers Compensation coverage is required. Must include Employers’ Liability coverage with limits of not less than \$1,000,000 per accident per CA state law.

Submit certificates to FilmL.A. by email at [insurance@filmla.com](mailto:insurance@filmla.com). If you have any questions about these requirements, please contact our office at 213.977.8600 and ask to speak with an Insurance Specialist.

(Continue on next page)

# FILM INSURANCE SAMPLE CERTIFICATE & REQUIREMENTS

## CITY OF GARDENA



### COVERAGES

- Commercial General Liability
- Auto Liability
- Proof of Workers Compensation

### MINIMUM LIMITS

#### For Filming:

\$1,000,000 per occurrence

#### For Still Photography:

\$1,000,000 per occurrence

### ADDITIONAL INSURED

The City of Gardena, its officials, employees, and agents are added as additional insured.

Additional insured endorsements must be attached to certificate upon submission (see endorsement samples).

"Blanket" additional insured not accepted in place of endorsement.

### INSURANCE COMPANY

Licensed to do business in CA.

CERTIFICATE OF LIABILITY INSURANCE						DATE (MM/DD/YYYY)	
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.							
<b>IMPORTANT:</b> If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer the rights to the certificate holder in lieu of such endorsement(s).							
PRODUCER  INSURANCE AGENT NAME & ADDRESS		CONTACT NAME: PHONE (A/C, No, Ext)      FAX (A/C, No): E-MAIL ADDRESS: INSURER(S) AFFORDING COVERAGE      N AIC # INSURER A: INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:					
INSURED  INSURED COMPANY NAME & ADDRESS							
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							
INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<input checked="" type="checkbox"/> GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: POLICY      PRO-JECT      LOC			POLICY NUMBER			EACH OCCURRENCE      \$ 1,000,000 DAMAGES TO RENTED PREMISES (Ea occurrence)      \$ MED EXP (Any one person)      \$ PERSONAL & ADV INJURY      \$ GENERAL AGGREGATE      \$ PRODUCTS-COMP/OP AGG      \$ \$
	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY ANY AUTO      SCHEDULED AUTOS ALL OWNED AUTOS      NON-OWNED AUTOS HIRED AUTOS      AUTOS			POLICY NUMBER			COMBINED SINGLE LIMIT (Ea accident)      \$ 1,000,000 BODILY INJURY (Per person)      \$ BODILY INJURY (Per accident)      \$ PROPERTY DAMAGE (Per accident)      \$ \$
	<input type="checkbox"/> UMBRELLA LIAB      OCCUR <input type="checkbox"/> EXCESS LIAB      CLAIMS-MADE			POLICY NUMBER			EACH OCCURRENCE      \$ AGGREGATE      \$ \$
	<input type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/EMBER EXCLUDED? (Mandatory in NH)      Y/N      N/A			POLICY NUMBER			<input checked="" type="checkbox"/> WC STATU-TORY LIMITS      OTH-ER E.L. EACH ACCIDENT      \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE      \$ 1,000,000 E.L. DISEASE - POLICY LIMIT      \$ 1,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Please Refer to 101, Additional Endorsement Schedule, if more space is required)							
The City of Gardena, its officials, employees, and agents are added as additional insured.							
CERTIFICATE HOLDER  The City of Gardena, its officials, employees, and agents 1700 West 162nd St. Gardena, CA 90247				CANCELLATION  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE			

### DESCRIPTION OF OPERATIONS

The City of Gardena, its officials, employees, and agents are added as additional insured.

### CERTIFICATE HOLDER

The City of Gardena, its officials, employees, and agents  
 1700 West 162nd St.  
 Gardena, CA 90247

Please submit certificate of liability with endorsement form to [insurance@filmla.com](mailto:insurance@filmla.com). For any additional questions, please contact our office at 213.977.8600 and speak with our insurance department.



POLICY NUMBER:

**COMMERCIAL GENERAL LIABILITY**  
**CG 20 26 07 04**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED – DESIGNATED  
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

Name Of Additional Insured Person(s) Or Organizations(s)
The City of Gardena, its officials, employees, and agents are added as additional insured.
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- A.** In the performance of your ongoing operations; or
- B.** In connection with your premises owned by or rented to you.

Please submit certificate of liability with endorsement form to [insurance@filmla.com](mailto:insurance@filmla.com). For any additional questions, please contact our office at 213.977.8600 and speak with our insurance department.