



# FILM AND PHOTOGRAPHY PERMIT INSURANCE REQUIREMENTS

The Certificate of Insurance will need the following details, which include naming the **City of San Antonio, Film Commission, PO Box 839966, San Antonio, TX 78283-3966** as an additional insured, primary and non-contributory and waiver of subrogation.

<b>INSURANCE TYPE</b>	<b>LIMITS</b>
<b>1. Workers' Compensation</b>	Statutory
<b>2. Employers' Liability</b>	\$1,000,000/\$1,000,000/\$1,000,000
<b>3. Commercial General Liability Insurance to include coverage for the following:</b> a. Premises/Operations b. Products/Completed Operations c. Personal/Advertising Injury d. Contractual Liability e. Independent Contractors	For Bodily Injury and Property Damage \$1,000,000 per occurrence; \$2,000,000 general aggregate, or its equivalent in Umbrella or Excess Liability Coverage must be on a per project aggregate.
<b>4. Business Automobile Liability</b> a. Owned/leased vehicles b. Non-owned vehicles c. Hired Vehicles	Combined Single Limit for bodily injury and Property Damage of \$1,000,000 per occurrence
<b>5. Professional Liability</b>	\$1,000,000 per claim damages by reason of any act, malpractice, error, or omission in the professional service. Coverage to be maintained and in effect for no less than two (2) years subsequent to the completion of the professional service.

All insurance policies are to contain or be endorsed to contain the following provisions:

- Name the City, its officers, officials, employees, volunteers, and elected representatives as additional insureds by endorsement, as respects operations and activities of, or on behalf of, the named insured performed under contract with the City, with the exception of the workers' compensation and professional liability policies;
- Provide for an endorsement that the "other insurance" clause shall not apply to the City of San Antonio where the City is an additional insured shown on the policy;
- Workers' compensation, employers' liability, general liability and automobile liability policies will provide a waiver of subrogation in favor of the City.
- Provide advance written notice directly to City of any suspension or non-renewal in coverage, and not less than ten (10) calendar days advance notice for nonpayment of premium.
- An authorized representative that is a licensed broker or agent is required to sign the COI.

Additional Notes:

This wording pertains to a single endorsement:

- "The City of San Antonio, its officers, employees, volunteers and elected representatives are named as additional insured and primary and non-contributory basis, as respects to operations and activities of, or on behalf of, the named insured performed under contract with the City."

This wording is used when the endorsement is a blanket:

- "City of San Antonio, its officers, employees, volunteers and elected representatives are additional insured where required by written contract."