



#fixitnprep

GEAR | CREW | SERVICE

In Kooperation mit:

SPOTLIGHT
FILMLICHT DORTMUND

Insurance Information Sheet CineOne GmbH

As of August 22, 2022

As the lessee, the assumption of risk during the rental period is transferred to you. Therefore, you are generally liable for any damages and losses to the rented items during your rental period. To ensure the best possible insurance coverage, we recommend that you consider taking out a specialized Film Apparatus Insurance from an external insurer. The mandatory basic insurance offered by us covers insured damages under the conditions stated below. Please note that this is a summary of the most relevant conditions based on our experience. For access to the comprehensive insurance conditions, please contact us.

Costs

The cost of our equipment insurance is calculated at 5% of the undiscounted net list rental price in addition to the rental fee. Insurance costs are subject to the legally required value-added tax.

Coverage Area

The insurance coverage for insured damages applies worldwide, subject to the exceptions and conditions mentioned below.

Deductible

The deductible in the case of an insured damage or loss is at least €1,000. In the event of loss due to theft, burglary (including from vehicles as long as the roof and windows are closed), robbery, or looting, the deductible is 25% of the new value, with a minimum of €1,000 and a maximum of €11,500.

Deductible for CineOne & Spotlight Lock Usage

When using the CineOne & Spotlight lock at the location Iggelhorst 17, 44149 Dortmund, the deductible for theft, burglary, robbery, or looting is a one-time €1,000.

Special Note on Loss

Theft, burglary, robbery, or looting are considered prerequisites for loss and must be promptly reported to the police.

Special Consideration: External Fire Damages

Damages or destruction of the rented items caused by external fire incidents, such as vehicle or residential fires, must also be promptly reported to the police. Fire damages to the rented items resulting from technical malfunctions of the rented items are exempt from the obligation to file a police report.

Disregard of Police Report Obligation

In the mentioned cases, filing a police report is mandatory for the assertion of claims. Failure to comply with this obligation will re-

sult in full liability for the lessee and the termination of insurance coverage. The submission of a copy of the criminal report is a mandatory requirement.

Special Considerations for Storing Equipment in Vehicles

Although parking vehicles loaded with equipment in supervised parking lots increases security, it does not reduce the deductible. Highly valuable equipment (such as cameras and lenses) must not be stored in unattended vehicles for extended periods, especially during nighttime. Disregarding this may be deemed as gross negligence, potentially leading to the insurer's refusal to provide coverage.

Notification Obligation and Increase of Risk

Filming activities abroad and activities that increase risk must be announced during the bidding phase, and their insurability must be coordinated. Activities that increase risk may include, but are not limited to, vehicle-based, helicopter, underground, underwater, above-water, high-sea, and mountain shots, as well as fire and explosion shots.

Gross Negligence

We reserve the right to reduce insurance coverage and increase the deductible for damages and losses of any kind resulting from gross negligence.

No insurance coverage is explicitly provided for:

- Loss and disappearance without the cause being theft, burglary, robbery, or looting.
- The loss and disappearance of equipment in checked baggage during air travel.
- Insurance coverage is automatically void in war and crisis zones.
- Damages and losses of equipment during courier transport.
- Violations of our general rental terms and condition
- Violations of legal/regulatory requirements and obligations.
- Damages of any kind resulting from intentional acts.
- Damages caused by terrorism, attacks, and terrorist acts.
- Damages and loss of tools, consumables, equipment, and prototypes.