



## DICE PRODUCERS

### What is a DICE Producer?

DICE Producer is an acronym for a company in the production of Documentaries, Industrial, Commercial and Educational Film production. To further explain we will share the types of productions that fall into each of these areas of production. A documentary is the filming of a factual story about a person, place or thing being documented to explain in detail about the subject of the story. It will oftentimes include interviews and previously filmed footage. Industrial films are used by businesses to explain to their employees or sub-contractors about how to provide their services. Commercials are what we view as an advertisement for a product or service being sold by a business. Lastly, an educational film may be used in education of others to learn about a subject matter, such as history, science, etc. DICE policies are commonly on a blanket basis so all projects that fall within the policy term are covered. Note that Feature Films and Television Series are in almost all instances specifically excluded and are required to be placed on a separate policy.

### Are there other projects filmed by DICE producers?

Other projects that can air on either television, mobile devices or the internet could include:

- Music Videos – 3 to 10 minutes in length featuring a song or album by the musical artist
- Infomercials – One Half Hour to One Hour “Commercials” that promote a product and give the viewer the option to purchase the product
- Webisodes – These resemble TV Series of Episodes, but are much shorter in length and are generally produced in an animated or clip format and can also include live footage
- Mobisodes – Webisode type projects viewed on mobile devices
- Social Media – Content created for social media

### Common Coverages for DICE Producers

These include the standard Property and Casualty exposures, such as Building, Personal Property, Inland Marine, Liability, Auto, Workers Compensation and Umbrella. An additional coverage option for consideration may include Media Liability.

### Specialized Coverage for DICE Producers

There are several specialized coverage areas that are specific to DICE Film Productions. These tend to apply primarily to property coverages. Examples of these coverage areas can be found in a Production Package policy form which includes Negative Film / Videotape and Faulty Stock and Processing; Extra Expense; Third Party Property Damage; Miscellaneous Equipment Rented; Office contents on location or at a temporary office and Hired Auto Physical Damage.



- Negative - This provides coverage against direct loss, damage or destruction of raw film or tape stock, exposed film, recorded videotape, soundtracks and tapes.
- Faulty – This provides coverage against direct loss, damage or destruction of raw film or tape stock, exposed film, recorded videotape, soundtracks and tapes caused by or resulting from the use of faulty materials.

- Props, Sets, Wardrobe – This provides coverage on props, sets, scenery, costumes, wardrobe and similar theatrical property occurring during the production.
- Extra Expense – Reimburses the production company for any extra expenses they sustain due to the interruption, postponement, or cancellation of an insured production. The interruption, postponement or cancellation must be due to the direct physical loss of or damage to covered property.
- Miscellaneous Equipment – Covers against risks of direct physical loss, damage or destruction to cameras, camera equipment, sound, lighting, and grip equipment, owned by or rented to the production company.
- Third Party Property Damage – Pays for damage or destruction of property of others while the property is in the care, custody or control of the production company and used or to be used in an insured production. For example, a house is rented for a production and while bringing equipment into the house the production company scratches the hardwood floors.
- Hired Auto Physical Damage – This provides coverage for rented vehicles and trucks used for production.

### Additional Information Required for Pricing

Both the Alive Risk General Liability and Production Package are based on annual estimated Gross Production Costs (GPC) for all their projects. (It's a blanket policy.) The Hired Auto liability is based on actual cost of hire and Hired Auto Physical Damage has limits significantly higher than standard Hired Auto Physical Damage due to the trucks and vans needed for production.

**Please contact one of our Alive Risk team members for assistance in determining the relevant coverage for your DICE producer.**



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