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# INSURANCE REQUIREMENTS

At Cinder we require customers renting vehicles and large packages carry current production insurance and provide a Certificate of Insurance (COI) showing their coverage limits. The next page is a sample COI that shows what coverages we need to see in order to move forward with a rental.

COIs can be hard to read if you haven't dealt with them before, so here's a list of the five important coverage parts we look for. You will need all five in order to properly insure your rental.

**Certificate Holder** should be:

Cinder Lighting & Grip LLC  
565 Northside Dr SW Unit 4  
Atlanta, GA 30310

**Misc. Rented Equipment Coverage (or Inland Marine coverage with a second page attached that includes Misc. Rented Equipment):** The limit should meet or exceed the value of equipment rented for your shoot (from Cinder as well as other rental sources). A **\$250,000** limit is usually enough for most short term productions, but if you feel like that may not fit the needs of your particular shoot, feel free to ask about the replacement value of the equipment on your order.

**Automobile Liability Coverage:** Limit **\$1,000,000**. The "Hired Autos" & "Non-Owned Autos" boxes OR "Any Auto" should be checked on the certificate. This covers damage to other vehicles, property, and medical expenses related to a vehicular accident. This coverage is not required if your order does not include one of our trucks.

**Physical Damage Coverage:** Limit: **\$50,000** if you are renting a 3 Ton from Cinder and **\$80,000** if you are renting a 5 Ton from Cinder. This covers damage to Cinder's truck related to a vehicular accident. This coverage is not required if your order does not include one of our trucks.

In the Description of Operations box, we need to see the phrase "**The Certificate Holder is included as Additional Insured and Loss Payee**"

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While not required by Cinder, it is recommended that you also carry **General Liability Coverage**.

If you are currently shopping for Production Insurance and need a place to start, we recommend getting quotes from **TCP Insurance, Athos Insurance, and Williams Turner & Mathis Inc.** These companies have departments which deal specifically with the film industry and will know exactly what you're looking for.

