



BECTU

a sector of Prospect

DETAILS OF LOW-COST PLI INSURANCE

BECTU

Working for Freelancers

with

**hencilla
canworth**



the media and entertainment union

Key features of BECTU's Group PLI policy include:

- Any activity related to your individual employment within broadcasting, entertainment, cinema, theatre and live events.
- Cover for your own individual activities (and that of a spouse working as a Director in a clerical capacity) when working under your limited Company.
- £10,000,000 limit of indemnity per member per claim (or per policy period for Product Liability claims).
- Worldwide cover and worldwide jurisdiction, including health and safety legal costs.
- Indemnity to any Principal for whom you are carrying out a contract.
- Damage to third party property in your care, custody or control to £25,000 (excluding leased, hired or rented property).
- Option to increase the cover for damage to third party property from £25k to £250,000 for as little as £122 (includes insurance premium tax and £10 admin fee).

The following pages summarise the cover available to members of BECTU living in the UK and Republic of Ireland.

Full details of the policy wording are available on request; more info at www.bectu.org.uk/pli



BECTU

Working for Freelancers

BECTU delivers great support to the growing freelance workforce serving the UK's creative sectors. Whether we are talking about film, broadcasting, independent television production, theatre, live events or other specialist areas such as games development, the union's freelance members have a wealth of services to call upon.

Low-cost public liability insurance is one union benefit which ranks highly with members. BECTU's group policy, which members can choose to be covered by, runs from 1 May – 30 April each year and has an upper cover limit of £10million per claim.

To join BECTU visit www.bectu.org.uk/join. To secure low-cost PLI (£31.50 for 2018 - 2019) select the option on the form and we'll contact you about payment; existing freelance members who need the cover should contact membership@bectu.org.uk (please quote your membership number).

See the pages that follow for key facts on BECTU's PLI policy which has been brokered by Hencilla Canworth Ltd. Full details of the policy terms and conditions are available at www.bectu.org.uk/pli

But union benefits for freelancers don't stop with PLI. This booklet also highlights other union benefits designed to support members' creative and employment interests. You'll find more information on page 7.

Pictures: Stefano Cagnoni and iStockphoto

Join BECTU



PUBLIC LIABILITY INSURANCE FOR BECTU MEMBERS

Don't risk it for the sake of £31.50

At a cost of just £31.50 for a year, or part year, the BECTU members Public Liability Insurance (BECTU PLI) offers members unbeatable value.

Provided that you work in broadcasting, film, independent production, digital entertainment, theatre or live events, BECTU PLI will cover you to a £10,000,000 limit of indemnity in respect of your individual activities.

BECTU has chosen industry specialists Hencilla Canworth Ltd (Hencilla) to administer the BECTU PLI policy and to support members with advice and ancillary services.

If you have any queries about BECTU PLI cover, please contact Hencilla on 020 8686 5050 or email bectupli@hencilla.co.uk

NOTE: Your BECTU subscriptions must be up to date in order for BECTU PLI to remain operative.

What is the level of cover under the BECTU PLI group policy?

The standard limit of indemnity is £10,000,000.

What type of incident is covered?

This policy will cover the financial consequences of legal liability claims against you following accidental bodily injury and/or property damage to any third party not your employee arising from your individual employment within 1)

broadcasting, entertainment, cinema, theatre and live events and 2) Any activity related to your employment as an art technician, curator or conservator.

NOTE: If you have any concerns about whether your activities or employment are covered by this policy please contact Hencilla on 020 8686 5050 or email bectupli@hencilla.co.uk Hencilla can usually arrange cover for members where their activities fall beyond the scope of this insurance.

When am I not covered?

You will not be insured for any activity involving employment outside the creative sectors referenced above. Please also see "Are there any other exclusions?" below.

Is the cover worldwide?

Yes, provided that you live in the United Kingdom and Republic of Ireland.

Does the policy cover legal liability for material property belonging to a third party for which I am responsible?

Yes, if you are legally liable for loss or damage to items which are loaned or entrusted

to you then this policy will compensate you to a maximum of £25,000 for any one claim subject to a £500 policy excess. Members have the option to increase this cover to £250,000 at an additional cost of £122 (includes insurance premium tax and £10 admin fee). Hencilla will be happy to assist you where appropriate.

NOTE: the policy does not cover items that are owned, leased, hired or rented to you. You should arrange your own policy in such circumstances. Visit www.bectuinsurance.com for options on kit cover and more.

Is my BECTU related Limited Company covered by this policy?

Yes, provided that you are the only director and employee other than one director who is a family member employed for clerical duties only.

Am I covered when working in partnership with another?

Yes, provided they too hold cover with the BECTU PLI policy.

Shouldn't the production company cover me?

In many cases your activities will fall under the production



company's insurance policy. That said, you can never rule out the possibility of a claim being brought against you so it is advisable to have the BECTU PLI in such circumstances.

Can a production company require me to take out insurance by way of my contract?

There may be occasions when the production company imposes responsibilities on you by way of your contract. In some cases the BECTU PLI will cover some of these requirements, in others additional cover may be required. Hencilla will be happy to assist you with any enquiries that you may have.

Am I insured to use special effects and pyrotechnics?

You will not be insured whilst using physical special effects and/or pyrotechnic special effects at film and television sites or live events unless you have complied with the BECTU Special Effects Code of Practice and are working within your grade as specified by the Joint

Industry Grading Scheme (JIGS). More information here: www.bectu.org.uk/sfx-grading. Where you do not hold a grade as specified by JIGS and conduct work at theatrical and live event sites using publicly available stage pyrotechnic devices you must have completed a basic BECTU recognised Operational Pyrotechnic Safety Awareness Course for cover to be effective. More information here: www.stage-pyro.org.uk/training

Are there any other exclusions?

Yes, the following are excluded from the cover:

- 1) War and Similar Risks
- 2) Radioactive and Other Contamination
- 3) Date Recognition failure
- 4) Cyber Liability
- 5) Sanction Limitation and Exclusion
- 6) Injury to Employees
- 7) Ownership or use of any aircraft etc or watercraft exceeding 8 meters. Ownership or use of any motor vehicle, trailer or

- plant where compulsory insurance is required.
- 8) Property in your care, custody & control other than that provided under the Property belonging to a Third Party section
- 9) Replacement or Repair of defective Products
- 10) Product Recall
- 11) Advice or Professional Services
- 12) Aviation & Nuclear Work and Products
- 13) Pollution or Contamination
- 14) Offshore Risks
- 15) Fines, liquidated damages or penalties
- 16) Contractual Liability for Products Supplied
- 17) Terrorism
- 18) Asbestos Risks
- 19) Nuclear Risks
- 20) The policy excess of £250 for property damage increasing to £500 for third party property in your custody or control as described above
- 21) The use away from the Insured's premises of any welding, cutting or grinding equipment, blow lamps/torches, hot air guns/strippers, asphalt, bitumen, tar or pitch heater, thermal lance
- 22) Stunt performing or co-ordinating
- 23) Special effects other than as described above
- 24) The treatment, repair, restoration and excavation of any item (applicable to art technicians, curators or conservators only).

Are there any conditions?

The policy contains certain conditions, which include

the following. You should take all reasonable precautions:

- a) to prevent any Event which may give rise to a claim under this Policy.
- b) to maintain Your premises and machinery and everything used in Your Business in proper repair.
- c) in the selection and supervision of Employees.
- d) to comply with all statutory and other obligations and regulations imposed by any authority.
- e) to make good or remedy any defect or danger which becomes apparent and take such additional precautions as the circumstances may require.

What do I do in the event of an incident covered by this policy?

The insured must:

- (a) tell Hencilla Canworth immediately of any event or occurrence which may result in a claim.
- (b) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves.
- (c) provide Hencilla Canworth with a written claim containing as much information as possible regarding the loss, liability, destruction, damage, accident or injury.
- (d) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim, or pay any claim under this policy.

- (e) follow the insurers claims procedure as detailed in the policy.

Members should refer to the BECTU PLI policy document at www.bectu.org.uk/pli for full terms and conditions.

Are there other insurances I might need?

1) Additional public and employer's liability Insurance

The BECTU PLI covers you as an individual only (other than a family member referred to above).

If you employ others or engage freelancers to work on your behalf, you will require Employer's Liability and additional Public Liability Insurance.

2) Loss or damage to owned or hired-in equipment and other property

It is strongly advisable that you insure your own equipment/goods and the equipment/goods that you hire from others against loss or damage.

It is also advisable that you ensure other items in your custody or control are also insured for their full value as the BECTU PLI only covers legal liability cover to £25,000.

You are also advised to cover yourself against the cost of hiring alternative equipment following the loss of your own equipment/goods and also continuing hire charges which you may incur.

You may also need to insure studio/office buildings and contents and other property.

3) Professional indemnity

Members providing advice, design or specifications are

well advised to purchase professional indemnity insurance. Such cover insures you against loss following professional errors or omissions.

4) Personal accident

If you are injured either at or away from work you may be unable to fulfil your obligations leaving you financially exposed over a period of time.

Personal accident cover is available at a relatively low annual cost so should be considered when assessing your insurance requirements.

5) Travel Insurance

For those working and travelling abroad, travel insurance is a must. Usual travel insurance excludes those undertaking work, so you need to ensure that you have cover whilst working abroad.

Travel insurance will cover you against medical expenses following illness or injury, cost of repatriation, personal accident as well as loss of baggage and money.

Kit Cover and more ...

is available through BECTU's Media Freelancer Insurance policy. Members can opt to take kit cover on its own or can choose from a number of additional insurance options including building and contents, business interruption and professional indemnity.

More details at www.bectuinsurance.com
www.bectu.org.uk/pli

OTHER SERVICES AVAILABLE FROM BECTU

Whilst BECTU's PLI cover is a substantial benefit for those freelancers who need it, it's important to remember that BECTU's support for freelancers is longstanding and extends across many key areas:

- Individual representation on employment matters, including chasing monies owed
- Range of legal services, both work related and non-work related, including expert advice on personal injury
- Branch network which puts you in touch with other freelancers
- Collective representation for freelancers with employers/ employers groups (eg BBC & pact)
- Freelancer tax guide and access to tax consultant
- Wide-ranging support for new entrants particularly on national minimum/living wage enforcement
- Copyright assistance and representation
- Script registration service
- Guidance on recommended rates of pay and key conditions
- Early Bird, monthly listing of upcoming productions
- Discounted training courses through BECTU and our

- industry partners
- Regular networking events
- Special offers courtesy of our partnership arrangements (includes training, and attendance at industry events)
- Crewbus online freelancer directory, listing members in two databases: Film and Broadcast and Theatre and Live Events.

You'll find more information on the above on our website at www.bectu.org.uk (particularly in the Benefits and Resources areas). It will also benefit you to make sure we have your current email and postal addresses. You can use your login to the BECTU site to update this information yourself or you can email any changes to membership@bectu.org.uk

(Please quote your membership number).

BECTU Plus savings

BECTU works with Parliament Hill Ltd to provide BECTU Plus, a package of extra benefits which includes great savings on a wide range of products and services including car, home and travel insurance, selected Apple products, cinema tickets and Member Energy. Members should log on to the website and visit www.bectu.org.uk/bectu-plus to access the full slate of current offers. From June 2018 BECTU Plus will become Prospect Plus.

Terms and conditions apply. See website for details. Offers subject to change without notice. Insurance is subject to underwriting.





BECTU backs Hencilla Media Freelancer Insurance

Hencilla is delighted to offer members the Media Freelancer Insurance package. This offers great protection at low cost with **all-important kit cover** at its heart. We appreciate that freelancer businesses vary in size and scale so we have developed a product with real flexibility.

Media Freelancer Insurance offers cover for:

- **Loss or damage to owned or hired equipment at excellent rates**
(Cover includes the hiring of alternative equipment or continuing hire charges following loss or damage)
- **Public Liability**
(for use when employing others and distinct from BECTU's separate PLI cover)
- **Employer's liability**
(only available with the Public Liability cover above)
- **Professional indemnity**
- **Buildings and contents**
- **Business interruption**
- **Personal Accident**

Visit **www.bectuinsurance.com**
for instant quotes and cover

Hencilla Canworth Ltd is Authorised and Regulated by the
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