

HSBC Insurance Brokers

Adverse Weatherday Insurance



With annual commercial production spend exceeding £8 billion in the UK alone, any delay to an outdoor shoot due to adverse weather is likely to produce additional costs for the advertiser in order to complete the production.

Adverse weather conditions are those that, if occurring at the time of filming, will disrupt and sometimes even force postponement, leading to additional and unbudgeted costs.

Who needs weather insurance:

Advertising agencies working on both live and still work will sometimes require specific shots dependent on certain weather conditions. Without these specific weather conditions certain shots may not be obtained causing delays or even abandonment and, in turn, additional production costs.

Typically cover can be offered for:

Sunshine conditions – cover can be arranged to insure against the possibility that there isn't an agreed amount of hours of sunshine at the location, measured by clearly defined shadows being visible and an absence of precipitation, including fog.

Reasonable photographic conditions – insures against the absence of sufficient natural light to make it technically possible to obtain the minimum 'stop' and an absence of precipitation, including fog.

Absence of precipitation – insures against rain, sleet, snow, hail, precipitation, including fog, which may disrupt filming.

Wind – provides cover in the event that wind at the location consistently exceeds the wind knot speed agreed with insurers prior to the event commencing, causing the event to be delayed or postponed.

It should be noted that all adverse weather policies must be purchased a minimum of 10 days prior to the insured day. Premium payment warranties are also enforced meaning that payment must be received prior to the insured day commencing.

The HSBC advantage

HSBC Insurance Brokers has many years experience in designing policies to cater for the risks posed by the weather. There are a number of ways in which the exposure can be insured which we would be happy to discuss with you at quote stage.

Furthermore, we will appoint loss adjusters prior to filming, providing them with key contact details and production information, including storyboard and shoot schedule. In the event of a loss occurring, this prior notification ensures that the loss adjuster is fully aware of what the production company is trying to capture and can assist more efficiently in completing the filming as quickly as practicably possible under the terms and conditions of the policy. With regards to the settlement of the claim, we believe this process is assisted by way of the loss adjuster already having an understanding of the loss.

Further information

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For full details of all products and services offered by the Accident, Health and Contingency practice, please visit our website at: <http://www.insurancebrokers.hsbc.com/accident-health-contingency>

Other Contingency products

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Contingent Terrorism

Prize Indemnity

Contractual Bonus

Death, Disablement and Disgrace

Confidential Life

Kidnap and Extortion

Product Contamination and Recall

Political Evacuation

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