

Student Film Policy

Any Northwestern University students required to shoot a film as part of required coursework for the Department of Radio, Television, and Film are required to familiarize themselves with departmental policy and the below procedures established by the Office of Risk Management before the start of any film project.

The purpose of the RMP form is to help students think through safety, liability, and property exposure, as well as controls for using private and/or public premises, and rented or loaned equipment. The RMP requires students to outline the controls that they will use to minimize any risks present to the students, public, equipment, and property. Students should use the completed RMP as a checklist to identify all known potential risks that they may encounter on the film projects.

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Liability and Property Coverage

The Office of Risk Management provides general liability and property insurance coverage for film activities when approved by the faculty advisor or instructor and Risk Management. The insurance available to Northwestern does not insure limited partnerships or students who incorporate their production activities.

Student film projects on Northwestern property using Northwestern equipment do not require additional insurance from the Office of Risk Management.

Equipment Insurance

Northwestern-owned property checked out to students for use in academic or sponsored extra-curricular film activities is covered under Northwestern's current property insurance policy. In order to check out equipment, each student must agree in writing to acknowledge responsibility for the insurance deductible as outlined in this policy for damage to borrowed University equipment or rental equipment from an approved vendor. Each student must submit a **Risk Management Plan (RMP)** for insurance coverage and agree to conduct themselves in accordance with University policy, assuming full responsibility for lost, stolen, damaged, or otherwise degraded equipment while it is on loan from the University.

Rented, loaned, or borrowed equipment not owned by the University is afforded property coverage on an actual cash value of the property for all covered losses, excluding mysterious disappearances. In the event of a mysterious disappearance, students are responsible for the full value of the missing property.

Students must provide an itemized list of the equipment being rented with the respective replacement costs to receive coverage.

Summary of Rented Equipment Coverages Available

DEDUCTIBLE: All covered claims are subject to a 15% deductible up to \$2,500. Students are responsible for the first \$500 of each claim. RTVF is responsible for the remainder of the deductible. RTVF has the option to hold student's grades/graduation records for unpaid equipment losses.

COVERAGE PERIOD: Maximum 14 consecutive calendar days. Additional coverage must be purchased if equipment is to be used beyond the coverage period.

COVERAGE COST FOR RENTED EQUIPMENT: \$3.00 per every \$1,000 in replacement costs.

Insurance for Off-Campus Film Projects

Northwestern may provide evidence of \$1,000,000 in liability coverages (unless otherwise noted). Certificates of Insurance (COI) documenting liability coverage is available upon request from Risk Management. *A Certificate of Insurance is a form of documentation to evidence insurance coverage(s).*

Students should only request a COI if required by a location owner as a condition of location use permission and develop plans and controls for exposures and explain such plans and controls in the RMP before requesting the COI.

Risk Management will issue COI's as outlined in the submitted RMP. COI's may take up to 5 days for processing. Rush requests are highly discouraged. Students must provide the certificate holders Name, Phone, and Address on the RMP.

Should a location change after the students submits a RMP, the Office of Risk Management must be notified. Students may be asked and should be prepared to update the RMP for documentation purposes for any last-minute location changes.

Use of Automobiles

Northwestern will not provide primary automobile insurance coverage to students utilizing their own vehicles for Northwestern film projects. Student's personal automobile insurance coverage is primary.

The Office of Procurement and Payment Services has secured discounted pricing for departments or schools needing to rent a vehicle for business and non-business use through the University Vehicle Rental Program. The Office of Risk Management will provide automobile insurance coverage for vehicles available to Northwestern **approved and certified** student drivers through the University Vehicle Rental Program. Coverage for vehicles is subject to the rules and guidelines of the Safe Driver Program. Students listed on the RMP are responsible for the entire deductible of \$1,000.

Students interested in being approved and certified must follow the policies and procedures of the Office of Risk Management's Safe Driver Program.

U-Haul

U-Haul is not an approved vendor. Renters are advised to obtain the 3rd party collision damage waiver.

Airbnb's

Students are encouraged to share their agreements between them and the Airbnb host with The Office of Risk Management. Risk Management staff (and Office of General Counsel as applicable) are available to review insurance requirements, hold harmless agreements, and indemnification language in contracts or agreements. Generally speaking, indemnification refers to one party agreeing to fully reimburse the other party for claims, costs or damages arising from the contract.

Claims Handling Procedures/Incident Reporting

In the event of a loss, students must notify Risk Management within 24 hours of the loss. Students will be required to fill out an online incident report and submit to the Risk Management department for review. All theft and vehicle losses require the filing of a police report in the jurisdiction where the theft occurred. Students are responsible for notifying law enforcement in the event of a loss.

International Travel

Any Northwestern University students traveling internationally to shoot a film as part of required coursework is subject to this Student Film Insurance policy. In addition to completing a RMP, students must register their travel with the Office of Global Safety & Security and comply with the applicable travel policy. Students are responsible for researching the requirements of the country they plan to travel to as individual countries have their own policies for import duty, their own documents and procedures.

References

[Radio/Television/Film
Student Film – Risk Management
RMP – Risk Management Plan
Certificates of Insurance](#)

[Safe Driver Program
Graduate Student Travel Policies
Incident Reporting](#)

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