



BECTU

a sector of Prospect

New combined
insurance plan
£38 from 1 May 2019

Introducing PLI Extra

the new two-in-one insurance
plan for freelancers

Arranged by **hencilla
canworth**



the media and entertainment union

PLI Extra

arranged by **hencilla
canworth**

KEY FEATURES OF COVER:

PLI Extra combines Public Liability (PLI) and Personal Accident (PA) cover for:

- 1 Any activity related to your individual employment within broadcasting, entertainment, cinema, theatre and live events.**
- 2 Any activity related to your employment as an art technician, curator or conservator.**

The PLI cover provides:

- £10m limit of indemnity, worldwide for UK and Republic of Ireland members who register for this cover.
- Liability for third party property damage (not leased, hired or rented by you) in your custody or control up to £25,000 in any one claim.
- Indemnity to any Principal for whom you are carrying out any contract.
- Cover for your BECTU related activities when you are working under your own Limited Company where you are the only employee and Director other than your spouse working as a Director in a clerical capacity.

The PA cover provides the benefits below following a work-related accident for those under 70 yrs of age:

- Worldwide cover provided that you are usually resident in the UK or the ROI.
- £100 per week payable for a maximum 52 weeks excluding the first two weeks for Temporary Total Disablement following an insured accident.
- £20,000 for Permanent Total Disablement following an insured accident.
- £20,000 for Loss Of Life following an insured accident.

Reduced benefits apply for those aged 70 yrs and under 80 yrs.

Visit www.bectuinsurance.com for discounted premiums on Kit Cover, Additional PLI, Employers Liability, Buildings/contents Cover, Professional Indemnity and Additional Personal Accident Cover also arranged by Hencilla.

INTRODUCING PLI EXTRA

Public liability and personal accident cover for freelancers

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

From 1 May 2019 these services include PLI Extra a new insurance plan which provides both public liability insurance (PLI) and Personal Accident (PA) cover for the first time.

The two-in-one plan comprises PLI cover on claims up to £10m, including provision for claims up to £25K in respect of goods in the member's custody and control (with a maximum of £100K payable under that particular clause within the period of the insurance).



Photo: Stefano Cagnoni

Personal accident cover too

In addition, members will also have the benefit of personal accident insurance in respect of injury at work, or on the way to work. Where the injury results in a temporary cessation of work due to disability the plan will pay out £100 a week for a maximum of 52 weeks (excluding the first 14 days of incapacity) for a member under 70 years of age; there is also provision, in the event of specified serious injury or death, for a lump sum payment of £20K for a member up to 70 years old. The weekly payment and the lump sum payment are reduced where a member is aged 70 - under 75 yrs and 75 yrs - under 80 yrs.

More details about the plan are set out in this booklet.

Cover under PLI Extra runs from 1 May – 30 April and for the year, or part year, from 1 May 2019 the cost is just £38 for members based in the UK. (Members in the Republic of Ireland can access the cover too. Check this page for the rates for ROI members www.bectu.org.uk/pli-extra). Current members who'd like cover under the group policy should email membership@bectu.org.uk with their membership number.

Read on for more details about PLI Extra and check p7 for a reminder of other union benefits designed to support members' creative and employment interests.



Join BECTU



PLI EXTRA FOR BECTU MEMBERS

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

If you have any queries about PLI Extra, please contact Hencilla on 020 8686 5050 or email bectupli@hencilla.co.uk Your BECTU subscriptions must be up to date in order for cover to remain operative.

INTRODUCTION

This is a summary only. For definitive information on policy cover, terms and exclusions please refer to the policy wording, a copy of which is available at www.bectu.org.uk/pli-extra

NAME OF THE INSURER

At the time of printing, this policy is underwritten by Argo Direct Ltd on behalf of Argo Global SE and Covea Insurance plc. Republic of Ireland members are insured by Argo Direct Ltd only. Hencilla Canworth Ltd manage the policy.

GENERAL CONTRACT DISCLOSURE

You will not receive any advice or recommendations in respect of this insurance. This cover is provided to qualifying members of BECTU with specific Insurers being selected and agreed by BECTU (the BECTU Sector of Prospect). Hencilla Canworth Ltd receives a commission from the insurer for arranging this cover.

Public liability insurance and personal accident cover for £38

In sourcing and placing your policy, we act as the agent of the Insurers.

ELIGIBILITY

BECTU members resident in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands may apply for cover.

NOTE: You must maintain your subscription payments to BECTU for cover to remain operative.

PREMIUM AND DURATION OF INSURANCE

The policy runs for 12 months from the 1st May.

The current premium is £38 including insurance premium tax for the year or part year. Republic of Ireland members are subject to separate rates. You are only covered once registered.

POLICY COVER

This policy will provide you individually with Public/Products Liability and Personal Accident Insurance as illustrated herein. To be covered, you must register with BECTU and receive confirmation of cover. Cover will commence on receipt of your payment.

TERRITORIAL LIMITS

Cover applies worldwide in connection with The Business conducted by you within Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.

PUBLIC LIABILITY

Provided that you work in broadcasting, film, independent production, digital entertainment, theatre or live events, PLI cover extends to a £10,000,000 limit of indemnity in respect of your individual activities. Art technicians, curators and conservators are also able to access this cover.

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 meets the demands and needs of members that require protection against legal liability claims 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. Additional cover can be arranged via Hencilla at www.bectuinsurance.com if required.

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, your activities are covered worldwide provided that you live in the United Kingdom or 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 PLI Extra 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 PLI Extra cover 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 PLI Extra 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 and you can access cover with Hencilla via www.bectuinsurance.com

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 metres. 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 (see above)

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, framing, 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. to comply with all statutory and other obligations and regulations imposed by any authority.
- d. 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?

In the event of a claim you must;

- (a) tell Hencilla Canworth immediately of any event or occurrence which may result in a claim on tel 020 8686 5050 or email bectupli@hencilla.co.uk
- (b) provide Hencilla Canworth with a written claim containing as much information as possible regarding the loss, liability, destruction, damage, accident or injury.
- (c) 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.

2) PERSONAL ACCIDENT

This policy section covers Bodily Injury following an Accident at work including commuting with the benefits being as follows;

- (i) Temporary Total Disablement (from own occupation) = £100 per week payable for a maximum 52 weeks excluding the first two weeks
- (ii) Permanent Total Disablement (from own occupation) £20,000
- (iii) Loss of life following accident = £20,000.

The Euro equivalent will be payable in respect of Republic of Ireland members.

Permanent Total Disablement/Death benefits are reduced to £10,000 and the Temporary Total Disablement benefits are payable for a maximum 26 weeks excluding the first 14 days in respect of members aged 70 yrs and under 75 yrs. Permanent Total Disablement /Death benefits are reduced to £5,000 and the Temporary Total Disablement benefits are reduced to £50 per week payable for a maximum 26 weeks excluding the first 14 days in respect of members aged 75 yrs and under 80 yrs.

What type of incident is covered?

This policy meets the demands and needs of individual members that require specified financial benefits following an insured

accident at work resulting in temporary/permanent total disablement or loss of life.

Cover is only operative whilst you undertake (1) any activity related to your individual employment within broadcasting, entertainment, cinema, theatre and live events or (2) any activity related to Your employment as an art technician, curator or conservator and (3) whilst travelling between your place of residence and place of work above.

Is the cover worldwide?

Yes, your activities are covered worldwide provided that you live in the United Kingdom or the Republic of Ireland.

Are there any exclusions?

Yes, the following are excluded from the cover:

1. The first 14 days in respect of Temporary Total Disablement
2. Abseiling, boxing, caving, hunting, ice hockey, judo, martial arts, polo, potholing, professional sports, sub aqua diving, water skiing, winter sports or wrestling
3. Flying and aerial activities of any kind other than as a fare paying passenger in a properly certified multi engine passenger carrying aircraft or helicopter flown in the course of licenced operations
4. Mountaineering or rock climbing which would normally necessitate the use of ropes or guides
5. Racing of any kind other than on foot or swimming or engaging in or taking part in armed forces service or operations
6. The use of a motorcycle (as driver or passenger) other than under 250cc and when the driver is duly qualified and in possession of a current UK driving licence and both driver and passenger wear safety helmet(s) and appropriate clothing
7. Any pre-existing defect, infirmity, medical condition or chronic or recurring ailment of which an Insured Person is aware or could reasonably be expected to have been aware unless it had

been without the need for medical advice/treatment 24 months prior to the accident

8. Pregnancy or Childbirth
9. Bodily Injury sustained while under the influence of or due wholly or partly or directly or indirectly to the taking of drugs other than drugs taken as prescribed by a qualified registered medical practitioner but not for the treatment of drug addiction
10. An Insured Person committing or attempting to commit suicide or in a state of insanity
11. Self-inflicted Bodily Injury or deliberate exposure to exceptional danger unless in an attempt to save Human life

Are there any conditions?

Yes, these are as follows:

1. You must notify Insurers immediately and in any event within 3 months of any incident or occurrence, which may result in a claim
2. Permanent Total Disablement shall be payable only on certification by a medical referee of permanent total disablement as defined in the Schedule applicable to this Section and not before the expiry of 52 consecutive weeks disablement
3. Temporary Total Disablement shall be payable up to but not exceeding the period shown in the Policy Schedule and shall be paid at the end of any period of disablement or at the Insured's request at periodic intervals of not less than 4 weeks
4. The total sum payable in respect of any one or more claims shall not exceed in all the largest benefit under any one of the items contained in the schedule other than any weekly benefit payable.

Are there other insurances I might need?

The following are available at members discounted premiums via Hencilla at

www.bectuinsurance.com

1. Additional public and employer's liability Insurance

PLI Extra 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. Re Owned, hired-in equipment and other property

It is 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 PLI Extra only covers legal liability up 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

A quotation for additional personal accident cover either on an occupation-only or 24 hours basis is available at www.bectuinsurance.com.

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 covers medical expenses, the cost of repatriation, personal accident and the loss of baggage and money.

OTHER SERVICES AVAILABLE FROM BECTU

Whilst PLI Extra 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).

Prospect Plus savings

BECTU is a sector of Prospect. The union works with Parliament Hill Ltd to provide Prospect 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 and cinema tickets. Members should log on to the website and visit www.bectu.org.uk/prospect-plus to access the full slate of current offers.

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

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