

Equipment Rental - Insurance Requirements

Before any equipment leaves our possession, the renting party must provide a valid Certificate of Insurance (COI) naming Fox Frame Productions as **Additional Insured** and **Loss Payee**. No COI, no pickup - no exceptions.

Coverage	Required Limit
Commercial General Liability	\$1,000,000 per occurrence / \$2,000,000 aggregate. Fox Frame Productions named as Additional Insured .
Inland Marine / Equipment Floater	Full replacement value of all equipment on the rental schedule, on an "All Risk" / "Special Form" basis. Fox Frame Productions named as Loss Payee . Must cover gear in transit, at unnamed locations, and in unattended vehicles (no theft-from-vehicle exclusion).
Auto Liability	\$1,000,000 per occurrence, including Owned, Hired, and Non-Owned Auto Liability - required if equipment is transported by vehicle.
Workers' Compensation	As required by applicable law, covering anyone operating the equipment.
Maximum Deductible	No more than \$2,500 per occurrence. Policies with higher deductibles are not accepted.

Required Endorsements

All policies must include, in favor of Fox Frame Productions: (i) **Primary and Noncontributory** - the renter's insurance is primary and does not seek contribution from any Fox Frame policy; (ii) **Waiver of Subrogation** - the renter's insurers waive all rights of subrogation against Fox Frame Productions; (iii) coverage dates encompassing the entire rental period, from checkout through return.

Timing & Delivery

A valid, compliant COI must be on file no later than **12:00 PM (noon) Central Time on the business day immediately preceding the scheduled checkout date**. A COI is valid only on the date it is issued and does not guarantee continuous coverage. Fox Frame Productions reserves the right to verify coverage directly with the renter's insurer at any time, and to demand immediate return of equipment if coverage lapses, is cancelled, or is materially modified during the rental period.

Bottom Line

The liability limits are fixed at **\$1M / \$2M**. The coverage that protects the gear itself - the Inland Marine / Equipment Floater - is not a flat number; it must equal the **full replacement value of whatever is on that specific rental's equipment schedule**. **No equipment is released without a valid, compliant COI on file.**

Fox Frame Productions • Requirements summarized from the Fox Frame Productions Master Rental Agreement (Section 5, Insurance Requirements). This one-page summary is for reference only; the signed Rental Agreement governs.