



K Films Insurance Memo

Worker's compensation

By law Moroccan crew-members must be covered by worker's compensation insurance in Morocco. This is calculated at approximately 2.3% of gross salary. K Films informs our broker of all crew-members and start dates. Insurance is based on this list and taken out in the name of K Films. Non Moroccan crew should be covered by the guest production company.

The exception to this is cast, stunt performers and background.

Personal Accident Insurance

Cast, stunt performers and background cast are covered by a persona accident premium. Background cast is at 80 dirhams per person and stunt performers are 4500 dirhams per person.

General Liability

All productions in Morocco must be covered by Moroccan general liability insurance. Moroccan general liability will have a \$2m cap of which \$1m is material and \$1m immaterial damage. If the guest production company wishes to increase this cap, non-Moroccan insurance can be used to supplement the Moroccan insurance.

Your company will be added as additional insured on K Films general liability and K Films should be mentioned as additional insured on the additional general liability taken out by the guest production company.

Motor Vehicles

All rental companies have automobile liability by law. All personal vehicles have individual automobile liability by law.