
BELOW THE LINE INSURANCE REQUIREMENTS

ENTITY TO BE NAMED ON COI: **Below the Line Production Supply, LLC**
 73 Provost St
 Brooklyn, NY 11222

All customers must provide BTL with insurance prior to their first rental.

- **Commercial general liability** – BTL must be named as “Additionally Insured” on your commercial liability policy. The policy limit must be a minimum of \$1 million (one million dollars) per occurrence and \$2 million general aggregate.
- **Commercial property policy** – BTL must be named as “Loss Payee” on your commercial property policy. The policy limit must be a minimum of \$500,000 (five hundred thousand dollars) for rented items unless the Order Replacement Value is indicated to be less. BTL does not accept insurance policies with an “Unattended Vehicle Exclusion” endorsement. Any insurance policy that has this endorsement must be amended so the rental items are covered should they be lost, stolen, or damaged while in an unattended vehicle.

Please also make sure:

- the policy is written by an insurance carrier with an A.M. Best Rating of A- VII or greater and licensed and admitted to issue insurance policies in the state where Renter is located
- the policy is written in US dollars
- the policy provides coverage for rented items and accessories for both property and liability
- the limit of liability and the deductible (if any) are clearly stated
- the coverage is for all risk, including (but not limited to) fire, theft, windstorm, flood, earthquake, vandalism, mechanical breakdown, and other customary perils included in a special risk policy form
- the coverage is written on a worldwide basis, including transit
- the coverage is written on a replacement cost basis without deduction for depreciation
- the captioned policy will be endorsed to provide 30 days written notice to BTL in the event of cancellation, reduction, or increase in coverage
- the policy includes an endorsement stating the above with respect to rented items rented from BTL as their interest may appear
- the certificate is signed by either a representative of the insurance company or an agent of the company.

Renter represents that all liability and property insurance shall remain in full force for the entire term of the rental period. In the event any policy is cancelled, terminated or rescinded during the rental period, Renter shall provide immediate notice to BTL. A failure of Renter’s insurance company to honor a claim shall in no way alter Renter’s obligation to compensate BTL for the value of the rented items in accordance with the terms and conditions.

**73 PROVOST ST
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