



INSURANCE MEMO

Worker's compensation

By law Ghanaian crew-members must be covered by worker's compensation insurance in Ghana. This is calculated at approximately 2.3% of gross salary. Sunup to Sundown informs our broker of all crew-members and start dates. Insurance is based on this list and taken out in the name of Sunup to Sundown. Non Ghanaian 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 personal accident premium. Background cast is at 80 cedis per person and stunt performers are 4,500 cedis per person.

General Liability

All productions in Ghana must be covered by Ghanaian general liability insurance. Ghanaian 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-Ghanaian insurance can be used to supplement the Ghanaian insurance.

Your company will be added as additional insured on Sunup to Sundown's general liability and Sunup to Sundown 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.