



Reality TV and Insurance Issues

Low Risk

- No hidden cameras
- Not mean spirited
- Very low potential of bodily injury
- Simple locations
- Low potential for emotional distress
- Low potential for unpleasant surprise
- Signs Release after appearance: binding release which spells out exactly what will happen

Medium Risk

- Will have characteristics of both High and Low Risk projects

High Risk

- Hidden cameras
- Mean spirited
- Higher potential of bodily injury
- Complex location
- High potential for Personal Injury/Emotional distress
- Potential for unpleasant surprise/shock, scary situations, public situations
- Artificially created situations
- Involves alcohol/bar scenes
- Children portrayed (under 18 years)

General Liability and Errors & Omission policies are more expensive and often contain more exclusions or restrictions for Reality based shows.

There are only a handful of Insurance Companies which provide insurance for any type of TV production, so the way you present your production is very important so that you can obtain the best possible price and coverage.

The guidelines above are universal. If you know what the underwriters are afraid of, it will help if you present your production showing that you have taken steps to minimize your exposure to lawsuits.

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