



Chesterfield Group

COMMERCIAL PRODUCERS ASSOCIATION OF SOUTH AFRICA

OUTLINE PROPOSAL FOR INSURANCE FACILITY

COMMERCIAL
PRODUCERS
ASSOCIATION SOUTH
AFRICA

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This schedule summarises the insurance cover that we recommend following our recent review of your company. Our services are accessible 24 hours a day and the principal staff have mobile 'phones and answerphones at your disposal. Please contact us immediately should the attached details require clarification.

FSP Licence No. 13960

ABOUT US

Established in 1999, Chesterfield Insurance Brokers are a fully accredited Lloyd's of London broker and are regulated by the Financial Conduct Authority (FCA). Operating actively in all the major international markets, we specialise in providing bespoke insurance and reinsurance solutions. As the London base of the Kaufman Financial Group, we have over 150 staff with specialist knowledge in a range of insurance products, on target to place over USD 300,000,000 Gross Written Premium this financial year.

Since our establishment, we have been heavily involved in the advertising, TV and film industry and have recently expanded our expertise to cover the increasing demands of our clients.

CCA (CC&A) was started in 1969 and is possibly one of the most well and long established independent firms of insurance brokers in South Africa.

CC&A has a loyal client base with long standing business relationships developed between broker and client. CC&A puts client service excellence and the needs of their clients at the forefront of their core values and business ethics. CC&A today still services clients who entrusted us with the advising of their insurance needs, from the time the company started.

CC&A Website – www.ccainsurance.co.za

CONTACTS

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Matt Lawford CV as attached

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PREMIUM CALCULATION

The facility in the name of the CPA will run for a 12 month period from 1st June 2018

Each individual Production Company will be added for an individual 12 month period within the period of the facility.

Every shoot will be pre-declared to Chesterfield Insurance Brokers Limited and/or CC&A Insurance Brokers, assessed and cover granted only under the terms of this facility otherwise referral will be made to relevant insurers.

There will be four separate premium/rating levels depending on the coverage required.

- a) When the Production Company operates with full Production Company coverage for a South African Agency

1.20% of production turnover in respect of covers defined under Commercial Producers Insurance Package Sections 1-14, Employers and General Commercial Liability, Professional Indemnity and Personal Accident/Travel insurance

- b) When the Production Company operates with full Production Company coverage for an overseas Agency

1.20% of production turnover in respect of covers defined under Commercial Producers Insurance Package Sections 1-14, Employers and General Commercial Liability, Professional Indemnity and Personal Accident/Travel insurance

- c) When the Production Company acts as a service company to an overseas Production Company to include Employers Liability, Public Liability, Personal Accident, All Risks on Hired-in Equipment, Professional indemnity

0.35% of production turnover in respect of covers defined under Commercial Producers Insurance Package Sections 6, 7 and 8, Employers and General Commercial Liability, Professional Indemnity and Personal Accident/Travel insurance

- d) When the Production Company is asked by the South African Agency to assume the Agency cover as well as their own Production Company coverage

1.60% of net production turnover in respect of interior shoots and 12.6% in respect of exterior shoots to include delays in filming due to adverse weather conditions in respect of covers defined in all Sections between pages 5 and 16.

Each entity covered by the facility will pay a Minimum and Deposit Premium of ZAR 25,000 and their income will be adjusted on a monthly basis as per the above structure.

A further ZAR 5,000 will be invoiced and used for the purchase of the Emergency Medical Insurance again adjustable on a monthly basis at the rate shown on page

Office Cover will be rated on an individual basis depending on the sums insured required.

COMMERCIAL PRODUCERS INSURANCE PACKAGE

PERIOD:	12 months from date to be advised	
INSURER:	Markel International Insurance Company Limited	
POLICY NUMBER:	To be advised	
TERRITORIAL LIMITS:	Worldwide	
INTEREST:	SECTION A) COMMERCIAL PRODUCERS PACKAGE INSURANCE	
	Policy to indemnify the Insured in respect of the following	
LIMITS HEREON:	As defined below	
<u>SECTION 1:</u>	<u>CAST SECTION</u>	
SUM INSURED:	ZAR 8,000,000 any one production	
EXCESS:	ZAR Nil each and every claim	
<u>SECTION 2:</u>	<u>MEDIA SECTION</u>	
SUM INSURED:	All Risks of Physical Damage to Media	ZAR 8,000,000 any one production
	Faulty Media Equipment and Processing	ZAR 8,000,000 any one production
	Operator Error	ZAR 1,000,000 any one event and in the aggregate
EXCESS:	All Risks of Physical Damage to Media	ZAR Nil each and every loss
	Faulty Media Equipment and Processing	ZAR Nil each and every loss
	Operator Error	ZAR 50,000 each and every loss
<u>SECTION 3:</u>	<u>EXTRA EXPENSE SECTION</u>	
SUM INSURED:	ZAR 8,000,000 any one production	
EXCESS:	ZAR Nil each and every loss	

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SECTION 4: EXTENSIONS – TALENT AND AGENCY RE-SHOOT COSTS

TALENT RE-SHOOT COSTS:

SUM INSURED: ZAR 500,000 any one production

EXCESS: As per policy section

AGENCY RE-SHOOT COSTS:

SUM INSURED: ZAR 250,000 any one production

EXCESS: As per policy section

SECTION 5: LIBRARY STOCK

The re-copying cost of reproducing library stock damaged whilst stored at any storage location or while in transit subject to a copy of the master film being stored in a separate location.

SUM INSURED: ZAR 1,000,000

EXCESS: ZAR Nil each and every claim

SECTION 6: PROPS, SETS AND WARDROBE

SUM INSURED: ZAR 3,000,000 any one production

ZAR 250,000 any one production in respect of Antique objects or art, furs, jewellery, precious or semi-precious stones/metals

ZAR 100,000 and one animal/ZAR 500,000 in the aggregate in respect of Animal Mortality

EXCESS: ZAR Nil each and every claim

SECTION 7: EQUIPMENT

- SUM INSURED:
- a) ZAR 20,000,000 any one production in respect of Camera, Lighting, Sound, and Miscellaneous Associated Equipment hired to the Insured or for which they are responsible.
 - b) ZAR 250,000 worth of Laptops and Portable DVD Players belonging to the Insured, their Employees or Freelance Producers being used for reces and productions
 - c) ZAR 250,000 worth of mobile phones belonging to the Insured or Freelance Producers being used for reces and productions

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- EXCESS:
- a) ZAR Nil each and every claim
 - b) ZAR 1,500 each and every claim
 - c) ZAR 1,500 each and every claim

SECTION 8: PROPERTY OF OTHERS

SUM INSURED: ZAR 20,000,000 any one production
ZAR 7,000,000 Loss of Use Extension

EXCESS: ZAR Nil each and every claim

SECTION 9: ACTION MOTOR VEHICLES

Loss of or Damage to action motor vehicles for which the Insured is legally liable whilst such vehicle is being used in connection with a production

SUM INSURED: ZAR 2,000,000 any one vehicle/ZAR10,000,000 in the aggregate

EXCESS: See Excess range on Page 21 and 22

SECTION 10: OFFICE CONTENTS

SUM INSURED: ZAR As quoted

EXCESS: ZAR 5,000 each and every claim

SECTION 11: BUSINESS INTERRUPTION – INCREASED COST OF WORKING

Increased cost of working following loss of or damage to the Insured's premises by an insured peril.

ZAR As quoted

Public Utilities (Electricity, Water, Gas and Telecommunications)

ZAR 100,000 per utility or as per ICOW Sum Insured whichever is the less

Prevention of Access

ZAR 500,000 or as per ICOW Sum Insured whichever is the less

INDEMNITY PERIOD: 12 months

EXCESS: As per policy section

SECTION 12:

COMPUTER EQUIPMENT

a) Loss of or damage to the computer(s) including peripheral discs and tapes owned, leased or hired to the Insured and for which they are responsible, by any accidental cause whilst at any situation in South Africa and whilst in transit between situations excluding:-

- i) wear and tear
- ii) electrical and mechanical breakdown
- iii) claims arising from loss of use of Insured's Property
- iv) loss or damage covered under a maintenance contract
- v) cost of reproducing data

ZAR As quoted

b) Unspecified Software

ZAR As quoted

c) Additional expenditure incurred as defined in the Policy Wording in respect of the cost of reproducing data.

ZAR 25,000

d) Increased cost of working indemnity period – 3 months

ZAR 25,000

e) Removal of Debris

ZAR 10,000

f) Temporary Repairs and Expediting Costs

ZAR 10,000

g) Incompatibility of Computer Records

ZAR 10,000

h) Additional Property

ZAR 10,000

i) Additional Rental

ZAR 10,000

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j) Additional Discharge of Gas Flooding Systems

ZAR 10,000

EXCESS: ZAR 5,000 each and every claim

SECTION 13: MONEY

INTEREST: **Part A – Money**
Cover 2 - ZAR 500,000

EXCESS: ZAR 2,500 in respect of all other losses each and every claim.

INTEREST: **Part B – Personal Accident (Assault)**

Contingencies ZAR 600,000

Death ZAR 600,000

Permanent loss of all sight
in one of both eyes ZAR 600,000

Loss of one or more limbs ZAR 600,000

Permanent and Total Disability ZAR 600,000

Temporary total disablement ZAR 10,000 per week (payable at four
weekly intervals)

SECTION 14: TERRORISM (PROPERTY DAMAGE)

INTEREST: The Insured's interest in loss of production costs
The Insured's Interest in Camera, Lighting, Sound and Miscellaneous
Equipment, Product and Props Set and Wardrobe owned by or being hired by
the Insured or for which they are responsible in respect of all productions
undertaken during the policy period.
Cover extends to include Acts of Terrorism or threat thereof, Riot, Civil
Commotion, Strikes if such event is not known or reported prior to
arrangements being made and also from within the Insured's own industry.

EXCESS: As per policy section

EMPLOYERS LIABILITY AND GENERAL COMMERCIAL LIABILITY INSURANCE

PERIOD:	12 months from date to be advised
INSURER:	Markel International Insurance Company Limited
POLICY NUMBER:	To be advised
TERRITORIAL LIMITS:	Worldwide
INTEREST:	<u>EMPLOYERS LIABILITY</u> In respect of Bodily Injury sustained by any Employee caused during the Period of Insurance within the Territorial Limits and arising out of and in the course of employment by the Insured in the Business.
LIMIT OF LIABILITY:	ZAR 25,000,000 any one occurrence (reducing to ZAR 15,000,000 for Terrorism)
EXCESS:	ZAR nil each and every loss
INTEREST:	<u>GENERAL COMMERCIAL LIABILITY</u> In respect of accidental a) Bodily Injury occurring b) Damage to material property occurring c) Trespass Nuisance or Obstruction occurring During the Period of Insurance within the Territorial Limits and arising in connection with the Business.
LIMIT OF LIABILITY:	ZAR 50,000,000 any one occurrence as stated in the Policy reducing to ZAR 25,000,000 for the USA/Canada
EXCESS:	ZAR 5,000 each and every loss in respect of third party property damage

Referral Countries List

Afghanistan	Liberia
Algeria	Libya
Angola	Mauritania
Bahrain	Mexico
Bangladesh	Morocco
Bolivia	Nepal
Burma (Myanmar)	North Korea
Burundi	Pakistan
Cameroon	Peru
Central African Republic	Philippines
Chad	Saudi Arabia
Colombia	Sierra Leone
Comoros Islands	Somalia
Cote D'Ivoire	Sri Lanka
Democratic Republic of Congo	Sudan
Ethiopia	Syria
Georgia	Thailand
Guinea Bissau	Timor-Leste
Guinea Conakry	Togo
Haiti	Tunisia
India	Turkey
Indonesia	Uganda
Iran	Uzbekistan
Iraq	Venezuela
Israel	Yemen
Kyrgyzstan	Zimbabwe
Lebanon	

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ADVERTISING AGENTS CONTINGENCY INSURANCE

PERIOD:	12 months from date to be advised	
INSURER:	Markel International Insurance Company Limited	
POLICY NUMBER:	To be advised	
TERRITORIAL LIMITS:	Worldwide	
INTEREST:	<u>SECTION A) ADVERTISING AGENTS INSURANCE</u>	
	Policy to indemnify the Insured in respect of the following	
LIMITS HEREON:	As defined below	
<u>SECTION 1:</u>	<u>ADVERTISING AGENTS SECTION</u>	
SUM INSURED:	Production Costs	ZAR 7,500,000 any one production
	Media Costs	ZAR 7,500,000 any one production
	Ancillary Costs	10% of the Production Costs
EXCESS:	ZAR Nil each and every claim	
<u>SECTION 2:</u>	<u>MEDIA SECTION</u>	
SUM INSURED:	All Risks of Physical Damage to Media	ZAR 7,500,000 any one production
	Faulty Media Equipment and Processing	ZAR 7,500,000 any one production
	Media Costs	ZAR 7,500,000 any one production
	Ancillary Costs	10% of the Production Costs
	Operator Error	ZAR 1,000,000 any one event and in the aggregate
EXCESS:	All Risks of Physical Damage to Media	ZAR Nil each and every loss
	Faulty Media Equipment and Processing	ZAR Nil each and every loss
	Operator Error	ZAR 50,000 each and every loss

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SECTION 3:

LIBRARY STOCK

The re-copying cost of reproducing library stock damaged whilst stored at any storage location or while in transit subject to a copy of the master film being stored in a separate location.

SUM INSURED: ZAR 7,500,000

EXCESS: ZAR Nil each and every claim

SECTION 4:

PRODUCT, PROPS, SETS AND WARDROBE

SUM INSURED: ZAR 1,000,000 any one production

ZAR 500,000 any one production in respect of Antique objects or art, furs, jewellery, precious or semi-precious stones/metals

ZAR 100,000 and one animal/ZAR 500,000 in the aggregate in respect of Animal Mortality

EXCESS: ZAR Nil each and every claim

SECTION 5:

EQUIPMENT

- SUM INSURED:
- a) ZAR 15,000,000 any one production in respect of Camera, Lighting, Sound, and Miscellaneous Associated Equipment hired to the Insured or for which they are responsible.
 - b) ZAR 250,000 worth of Laptops and Portable DVD Players belonging to the Insured, their Employees or Freelance Producers being used for reces and productions
 - c) ZAR 250,000 worth of mobile phones belonging to the Insured or Freelance Producers being used for reces and productions

- EXCESS:
- a) ZAR Nil each and every claim
 - b) ZAR 1,500 each and every claim
 - c) ZAR 1,500 each and every claim

SECTION 6:

PROPERTY OF OTHERS

SUM INSURED: ZAR 10,000,000 any one production

ZAR 7,000,000 Loss of Use Extension

EXCESS: ZAR Nil each and every claim

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SECTION 7: ACTION MOTOR VEHICLES

Loss of or Damage to action motor vehicles for which the Insured is legally liable whilst such vehicle is being used in connection with a production

SUM INSURED: ZAR 750,000 any one vehicle/ZAR 7,500,000 in the aggregate

EXCESS: See Excess range on Page 21 and 22

SECTION 8: TERRORISM

INTEREST: The Insured's interest in loss of production costs
The Insured's Interest in Camera, Lighting, Sound and Miscellaneous Equipment, Product and Props Set and Wardrobe owned by or being hired by the Insured or for which they are responsible in respect of all productions undertaken during the policy period.
Cover extends to include Acts of Terrorism or threat thereof, Riot, Civil Commotion, Strikes if such event is not known or reported prior to arrangements being made and also from within the Insured's own industry.

EXCESS: As per policy section

PROFESSIONAL INDEMNITY INSURANCE

PERIOD:	12 months from date to be advised
INSURER:	Markel International Insurance Company Limited
POLICY NUMBER:	To Be Advised
TERRITORIAL LIMITS:	Worldwide
INTEREST COVERED:	Any negligent act error or omission by the insured (in accordance with the Policy Wording) arising from the production of television commercials, documentaries and all media related services.
LIMIT OF INDEMNITY:	ZAR 10,000,000 any one claim and in the Aggregate per company
EXCESS:	ZAR 20,000 each and every loss
GEOGRAPHICAL LIMITS:	Worldwide
JURISDICTION:	Worldwide excluding USA and Canada
CONDITIONS:	Cover has been extended to include the provisions under the ACA/CPA agreement and all subsequent amended Agreements or any local contractual obligations Cover been extended to include Libel and Slander, Breach of Confidentiality and Breach of Intellectual Property. Otherwise as per the Markel International Insurance Company Limited Standard Policy Wording

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PERSONAL ACCIDENT/TRAVEL INSURANCE

PERIOD: 12 months from date to be advised

INSURER: AmTrust at Lloyd's

POLICY NUMBER: To be Advised

TERRITORIAL LIMITS: Worldwide

SECTION 1: PERSONAL ACCIDENT

1. All Employees employed or contracted to any Production undertaken during the Period of Insurance.

Accidental Death ZAR 2,000,000

Total and irrecoverable loss cover ZAR 2,000,000

Permanent Total Loss of sight of one or both eyes ZAR 2,000,000

Loss of one or two limbs ZAR 2,000,000

Total and irrecoverable loss of sight of one eye and loss of one limb ZAR 2,000,000

Permanent Total Disablement (other than total loss of sight of one or both eyes or loss of limb) ZAR 2,000,000

Temporary Total Disablement (Up to 104 weeks) ZAR 20,000 per week

In addition to Section 1 for all overseas shoots outside the domicile of the insured person the following sections are applicable

SECTION 2: MEDICAL, REPATRIATION AND OTHER EXPENSES

ZAR 50,000,000 any one person

SECTION 3: BAGGAGE AND PERSONAL EFFECTS

ZAR 50,000 any one person

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SECTION 4:

PERSONAL MONEY

ZAR 25,000 any one person

SPECIAL CONDITION:

Limit under this policy is restricted to ZAR10,000,000 following any loss arising from a pre-existing condition.

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EMERGENCY MEDICAL INSURANCE

PERIOD:	12 months from date to be advised
INSURER:	Praesidio Risk Managers (Pty) Limited on behalf of Lombard
POLICY NUMBER:	To be Advised
TERRITORIAL LIMITS:	Worldwide
INTEREST:	If during a production shoot an Insured Person suffers bodily injury or sickness, Insurers will pay for all reasonable and necessary emergency medical transport and treatment expenses deemed necessary on medical advice given by and organised through the Assistance Company
LIMIT OF LIABILITY:	ZAR 2,500,000 per person per event
EXCESS:	ZAR 2,000 per person per event
PREMIUM:	Adjustable at ZAR 21 per person per day
CONDITIONS:	<p>Should the Insured Company or the Insured Person choose not to use the Assistance Company all expenses will be for the Insured's own account</p> <p>Should the Insured or the Insured Person choose not to adhere to the advice provided by the Assistance Company all expenses will be for the Insured's own account</p> <p>Exclusion: Training for or participating in any hazardous sport, unless prior authorization is granted by Praesidio</p> <p>Exclusion: Motor cycling except as a driver or passenger of a motor cycle or quad bike with an engine capacity of 500 cc or less, provided that the driver holds a current legal motor cycle driver's licence</p> <p>Exclusion: Any activity undertaken against Medical Advice</p> <p>Exclusion: Deliberate exposure to exceptional danger</p> <p>Exclusion: Intentional self-inflicted injury</p> <p>Exclusion: Mental illness</p> <p>Exclusion: Claims payable by a Medical Scheme</p>

Exclusion: Claims payable by Workers Compensation

Exclusion: HIV with AIDS defining symptoms

Exclusion: Insured Persons over the age of 75 years

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MOTOR VEHICLE INSURANCE

PERIOD:	12 months from date to be advised	
INSURER:	To be advised	
POLICY NUMBER:	To be advised	
TERRITORIAL LIMITS:	Worldwide	
INTEREST:	Loss of or Damage to hired vehicles for which the Insured is legally liable whilst such vehicle is being used in connection with a production.	
PREMIUM:	Maximum Value any one vehicle	ZAR 150,000
	Premium per Hired Day	ZAR 60.00
	Maximum Value any one vehicle	ZAR 300,000
	Premium per Hired Day	ZAR 88.00
	Maximum Value any one vehicle	ZAR 400,000
	Premium per Hired Day	ZAR 115.00
	Maximum Value any one vehicle	ZAR 500,000
	Premium per Hired Day	ZAR 143.00
	Maximum Value any one vehicle	ZAR 700,000
	Premium per Hired Day	ZAR 170.00
	Maximum Value any one vehicle	ZAR 1,000,000
	Premium per Hired Day	ZAR 200.00
EXCESS:	Value of vehicle	Up To ZAR 500,000 10% of Claim, minimum ZAR 3,000
	Theft and Hi-Jacking	20% of value
	Windscreen	25% of claim, minimum ZAR 350 each and every loss
	Radio and Tape/CD	10% of claim, minimum ZAR 750 Each and every loss
	Value of vehicle	Over ZAR 500,000 10% of Claim, minimum ZAR 5,000
	Theft and Hi-Jacking	20% of value



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Windscreen	25% of claim, minimum ZAR 350 each and every loss
Radio and Tape/CD	10% of claim, minimum ZAR 750 Each and every loss
Driver under 21 years of age	ZAR 2,000 in addition to the Above
Driver between 21 and 23 years of age	ZAR 1,500 in addition to the



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PROFILE

I have extensive experience within the Insurance Industry and more specifically over the past 35 years in the Film and Media Sector. The needs of this sector of the industry means that I have become a master of many trades dealing with all aspects of insurances including but not limited to Production Company, Advertising Agency, Marine, Motor, Aviation and specific Contingency insurances.

I was involved in discussions on contract formats on the original AFVPA/IPA/ISBA contract which changed at the end of the 1990's to the APA/IPA/ISBA contract with regards to the insurance issues. I have lectured over the past 27 years in the insurance requirements in the advertising industry on a training course held by the Advertising Agency's representative body, the Institute of Practitioners in Advertising.

I was asked to give a talk to European Insurance Companies on the differences between the UK Contract and that imposed on the European Production Companies/Advertising Agencies. I have been involved in the placement of insurance for the Advertising Industry since 1982 and have seen a great development thereof. In the early 1990's I ran the largest Adverse Weather Binding Authority placing business on a worldwide basis and we now have the only binding authority in Europe for this Cover.

CAREER HISTORY

1980 to 1983 Norwich Union Insurance Group

I joined as a trainee inspector required to undertake training in all departments of the Branch.

1983 to 1985 S.W. Taylor Insurance Brokers

A firm of Lloyd's broker specialising in the placement of insurances on behalf of the Football League and individual Football clubs and an introduction into Film Production insurance.

1986 to 1990 Northwood O'Neill Insurance Brokers

The move further developed my career as a specialist insurance broker working in the film and advertising industry. I was responsible for developing adverse weather/cancellation and

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abandonment insurance programmes for advertising agencies and production companies in both the United Kingdom and Europe.

1990 to 1999

Stonehouse Conseillers Limited

1998 to 1999

Stonehouse P.L.I. Limited

I was Managing Director of both Companies and was responsible primarily for the development of Advertising Agency and Feature Film business. This company concentrated on the placement of insurances for film, television and commercial companies within the advertising sector.

1999 to 2005

Filmvision P.L.I. Limited

I was Managing Director of a Company responsible for creating new products to bring to the Advertising and Feature Film industry which created an innovative product range for its clients. This company concentrated on the placement of insurances for film, television and commercial companies within the advertising sector.

2005 to date

Chesterfield Insurance Brokers Limited

I joined Chesterfield Insurance Brokers to develop their retail side and was put in charge of a team to bring new business opportunities to the Company in the placement of Advertising, Film Production and Feature Film business from across the World. This included facilities in different countries and therefore taking into consideration different cultures and legal requirements.