



Accident on Set
Insurance under the
2008-2011 National
Commercial Agreement

**PROTECTION FOR PRODUCERS
INSURANCE FOR PERFORMERS**

AFBS
ACCIDENT ON SET

PROTECTING PERFORMERS, PRODUCERS & PRODUCTIONS

Underwritten by: Actra Fraternal Benefit Society



Insurance for Producers Program Details - Protection for Performers

To all Signatories to the 2008-2011 ACTRA National Commercial Agreement

Under the terms of the 2008-2011 National Commercial Agreement, effective December 1st, 2008, Engagers are required to participate in the *Accident on Set* program for productions within provinces where workers' compensation benefits are NOT mandatory for all performers including stunt performers.

Further, individual coverage may be required when performers are working outside their province of residence or, in the case of Québec, are working under a personal services corporation.

The program, which has been approved by all parties, is underwritten and administered by Actra Fraternal Benefit Society (AFBS).

About AFBS What is Actra Fraternal Benefit Society?

Actra Fraternal Benefit Society (AFBS) was founded in 1975 and is a not-for-profit, federally licensed insurance company solely in the business of providing insurance and retirement benefits specifically to members of ACTRA and the Writers Guild of Canada. In 1992, its Board of Governors and membership voted to 'open its doors' and to welcome other groups within the Canadian Artistic Community as Associate Members of AFBS.

www.actrafrat.com



Program Highlights

Industry Approved	This program has been designed by industry specialists and is underwritten by AFBS – the insurance provider for the Canadian film and television sector for more than 30 years. This program has been approved by ACTRA and the ICA/ACA and is promoted by Engagers as the industry standard in Canada.
Definition: “All Performers”	All performers (including stunt and additional background performers) are INCLUDED in this new program. The Accident on Set program reduces exposure to Engagers, and provides blanket protection for all performers.
Program Cost	1% of gross session fees for all performer earnings within those provinces where the program is required. 1% of gross session fees is also required for those performers where individual coverage is required.
Claims Management	For more than 30 years, AFBS has been responsible for insuring performers in Canada. The AFBS program includes a comprehensive and effective medical support and rehabilitation process which sets the standard for the industry.
Streamlined Administration	AFBS has worked with the major production payroll houses to ensure that premium administration is seamless for the Engager and is included within the existing remittance process. There will be no extra charge to Engagers from performer payroll services to administer and remit premium for this program.
Covered Provinces	All performers working on productions located in the following provinces will be automatically covered under the Accident on Set program: Alberta, Saskatchewan, Ontario, Nova Scotia and Prince Edward Island.
Individual Coverage	Performers who are working as non-residents for short periods of time should also be covered under this new program as they may not meet the provincial workers’ compensation residency requirements. Further, performers working through personal corporations in Québec may not qualify under the province’s CSST program and should be covered under the Accident on Set program.
Benefits Outline	Whether through a legislated program, a voluntary insurance program or legal action, Engagers are often responsible for ensuring there is financial protection for a performer who is injured while on set. The Accident on Set program is designed specifically to provide protection to all performers (including stunt performers and additional background performers) should an injury occur as a result of an accident while on set. AFBS understands the unique nature of the business relationship between the production company and the performer and the typical risk characteristics they may pose. The Accident on Set program provides protection to both the Engager and the performer.





Program Highlights

Protection for Performers

- Financial protection for eligible performers on set, including stunt performers, in the event of an injury resulting from an accident on set, including travel to and from the set.
- Access to health benefits if performers, including stunt performers, are injured on set.

Protection for Engagers

Reduced exposure to insurance risk for performer injuries related to accidents on set. A viable alternative to workers' compensation (including comprehensive coverage for stunt performers) in those provinces where workers' compensation is not available to performers and/or stunt performers.

The **Accident on Set** program provides all eligible performers in the production with financial protection when they are injured on set by providing the following benefits:

- Supplementary health care benefits;
- Weekly income replacement benefits (for up to 5 years);
- Medical support and rehabilitation services.

Accident benefits including:

- Accidental loss or loss of use benefits;
- Permanent total disability or death benefits.

www.accidentonset.com



When an Accident on Set Occurs

What Happens if an Accident Occurs?

IN THE CASE OF A MEDICAL EMERGENCY, THE PRIMARY FOCUS MUST BE TO ENSURE THAT THE INJURED PERFORMER RECEIVES APPROPRIATE AND IMMEDIATE CARE.

AFBS maintains a proactive intervention and support program which focuses on early and appropriate health management for eligible performers who are injured while on set. To this end, AFBS has contracted with Shepell•fgi to provide immediate nurse assessment advice, performer disability case management and return to work support as required.

The Shepell•fgi frontline, triage nurse is available by telephone 24 hours a day, seven days a week and will provide professional guidance and early case management planning. The Shepell•fgi triage nurse should be contacted as soon as possible after the injured performer is safe and stabilized.

Toll-free within North America, 1-888-510-1402
Outside North America, 1-416-969-4840 (collect)

At the time of the call, the Shepell•fgi triage nurse will:

- Triage the report of symptoms of the injured performer;
- Guide the injured performer or production location contact in taking immediate and appropriate steps towards a timely recovery using recognized, evidence-based clinical algorithms. For example:
 - Self-care/first aid, call back instructions and follow-up;
 - Medical aid/care from a physician/walk-in clinic and follow-up, or;
 - Emergency room care and follow-up for critical injuries and other injuries/situations where such care is most appropriate.
- Collect information to confirm that the injury is a result of an accident on set.

The Accident/Incident Investigation Report form must also be completed and submitted by the hiring Engager or its representatives, on set at the time of the accident, within 72 hours and faxed to Shepell•fgi. A copy of the Accident/Incident Investigation Report is available at the **Accident on Set** website at www.accidentonset.com. Unless additional details are required about the information on this form, Shepell•fgi and AFBS will communicate directly with the injured performer about his/her benefits and claim procedures policy.

www.accidentonset.com



How to Apply for the ***Accident on Set*** Program

Accident on Set benefits will be automatically added to all productions in the provinces where provincial workers' compensation for performers including stunt performers is not mandatory.

1. All Signatory Engagers to the National Commercial Agreement will automatically be added to this program, for all provinces where the program is available.
2. The Policyholder will be Signatory Engagers to the National Commercial Agreement, and copies of the Master Policy will be made available to Engagers.
3. Engagers with Ontario productions will be required to complete and submit the Workplace Safety & Insurance Board (WSIB) Employer by Application - **Entertainment Industry Form**. This form with instructions is included in this package. A PDF version of the WSIB Employer by Application - Entertainment Industry Form may be accessed at www.accidentonset.com.
4. Complete the WSIB Employer by Application - Entertainment Industry Form and forward to your payroll service to send to WSIB. As an alternative, you can send the completed WSIB form to AFBS, with the name and fax number of your payroll service, and AFBS will send to WSIB and your payroll service on your behalf.

Accident on Set Fax: (416) 967-4744 or 1-888-804-8929

Accident on Set E-mail: admin@accidentonset.com