

EVALUATOR

MUSEUMS AND CULTURAL INSTITUTIONS

Choose the right carrier that understands and provides the coverages and limits unique to Museums and Cultural Institutions

	Philadelphia Insurance Companies - Museums and Cultural Institutions	Other Carrier(s)
Features		
A.M. Best rating A++	Yes ☑	Yes □ No □
Experienced underwriters specializing in Museum/Cultural Institutions	Yes ☑	Yes □ No □
Claims adjusters experienced and strategically based nationwide	Yes ☑	Yes □ No □
Risk Management Services nationwide and online	Yes ☑	Yes □ No □
Enhanced property forms tailored for Museum/Cultural Institutions	Yes ☑	Yes □ No □
Blanket Limits / Agreed Value with large in-house capacity	Yes ☑	Yes □ No □
General Liability Deluxe endorsement	Yes ☑	Yes □ No □
Abuse & Molestation coverage	Yes ☑	Yes □ No □
Fine Arts Coverage – Wall to Wall coverage, Shared Single Deductible, \$100M capacity, Title Defense coverage, Repairs, Restoration, Retouching, Conservation coverage	Yes ☑	Yes □ No □
Bell Enhancement endorsement includes sub-limits for the following hazards: a) Identity Theft Expense b) Kidnap/Ransom Fees and Expenses c) Terrorist Travel Reimbursement d) Key Individual Replacement Expense	Yes ☑	Yes 🗆 No 🗆
Crisis Management Enhancement endorsement	Yes ☑	Yes □ No □
Special Events, Liquor Liability and Cyber Liability coverage available	Yes ☑	Yes □ No □
Fundraising Events coverage	Yes ☑	Yes □ No □
Comprehensive Automobile coverage including Enhancement endorsement	Yes ☑	Yes □ No □
Crime coverages offered	Yes ☑	Yes □ No □
Equipment Breakdown coverage	Yes ☑	Yes □ No □
Umbrella limits up to \$20M	Yes ✓	Yes □ No □
Flexible payment terms	Yes ☑	Yes □ No □

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