



PRODUCT HIGHLIGHTS

MUSEUMS AND CULTURAL INSTITUTIONS

Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Museum/Cultural Institution industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Museum/Cultural Institution needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Commercial General Liability – limits to \$1M per occurrence/\$3M aggregate
- Medical Payments, \$20,000 with extended reporting period
- Broad Additional Insured coverage
- General Aggregate per Location
- Bodily Injury includes Mental Anguish
- Personal and Advertising injury includes Abuse of Process and Discrimination coverage
- Employee Benefits
- Abuse and Molestation coverage
- Special Event and Liquor Liability coverage available
- Cyber Liability coverage available
- Fund Raising Events coverage

Property

- Enhanced Property coverage forms that increase limits, broaden coverages, and tailor coverages for Cultural Institutions
- Automatic coverages, including, but not limited to: back-up sewer and drains, Ordinance/Law, Earthquake Sprinkler Leakage, Business Income/Extra Expense, Accounts Receivable, Valuable Papers, Computer Virus/Fraud, Computer Property, Spoilage, Lost Key Replacement, Transit, Personal Property at Unspecified Premises and much, much more...
- Flexible Limit of Insurance form – \$300,000, provides coverage for additional coverages that can be used at time of loss at your direction
- Blanket limits with large in-house capacity
- Historical Building coverage available
- Equipment Breakdown coverage
- Crime and Inland Marine

Fine Arts Coverage **NEW**

- Wall to Wall coverage (including coverage while in transit and on loan)
- Unique specialized coverage for the individual museum
- Coverage while out on loan to others or on exhibition
- Title Defense coverage
- \$100M by Location Coverage Limit
- Restoration, Retouching, Conservation coverage
- World Wide coverage
- Lock and Key coverage
- Shared Single Deductible
- Specialized Dedicated Claims Adjusters

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Owned/non-owned/hired auto

Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

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MUSEUMS AND CULTURAL INSTITUTIONS - *continued*

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLIY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLIY Museum Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Latest financial statement
- Schedule of collections
- Recent appraisal for historic buildings and/or collections
- Statement of values (for blanket and/or agreed value)
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLIY as one of the 400 Best Big Companies in America

Payment Terms

- Installment plans available for accounts that generate at least \$2,000 in premium

For more information about our products and services, please visit us at [PHLY.com](https://www.phly.com)

800.873.4552 | **PHLY.com**

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Accelerating Progress.*

