



# PRODUCT HIGHLIGHTS

## MUSEUMS AND CULTURAL INSTITUTIONS

### Benefits of this Program

Philadelphia Insurance Companies 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 [www.phly.com](http://www.phly.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability
- Special Events Liability
- Personal Injury Liability
- Abuse and Molestation coverage options
- Employee Benefits Liability
- Liquor Liability coverage available

#### Property

- Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
- Blanket limits with large in-house capacity
- Crime, Boiler, Inland Marine and all property coverages under one policy
- No separate form needed for computer property, this is included under the Personal Property limit
- Coverage is included for guest personal property, foundations, underground pipes, flue and drains, retaining walls that are not a part of the building, bridges, roadways, walks, patios and other paved surfaces.
- Automatic coverages, including, but not limited to arson reward, contract penalty clause, excavation and landscaping, fire sprinklered or burglar alarm upgrade, new construction and accounts receivable

#### Umbrella/Excess Liability

- Limits up to \$15,000,000 available

#### Automobile

- Owned automobiles
- Non-owned automobiles exposures
- Hired automobiles

#### 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 \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

#### Loss Control Services

- Product specific web-based loss control solutions through [www.losscontrol.com](http://www.losscontrol.com)
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control 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 PHLY Museum Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three 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

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# MUSEUMS AND CULTURAL INSTITUTIONS - *continued*

## 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 the Companies as one of the 400 Best Big Companies in America

## Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

*For all your museum insurance needs,  
please visit our website at [www.phly.com](http://www.phly.com)*

800.873.4552

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.



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