



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 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

- Large Excess Limits available

Automobile

- Owned auto
- Non-owned auto
- 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

Loss Control Services

- Product specific web-based loss control solutions through LossControl.com
- Free online 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 (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

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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 PHLI as one of the 400 Best Big Companies in America

Payment Terms

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

*For all your museum insurance needs,
please visit our website at PHLY.com*

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.



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