



10 REASONS WHY™

MUSEUMS AND CULTURAL INSTITUTIONS

Ten Reasons to Choose Philadelphia Insurance Companies for Museums and Cultural Institutions

1. Abuse and Molestation coverage available
2. Broad replacement provisions on historical buildings
3. Fine Arts Coverage is available, including exhibits on display at other locations
4. Equipment Breakdown coverage included
5. Liquor Liability and Special Events coverage available
6. Broad General Liability Enhancement includes coverage for \$20,000 in Medical Payments, Broadened Named Insured and Mental Anguish
7. Broad Property Enhancement form that includes but is not limited to: Historical Research Costs, Sewer and Drain Back-Up and Ordinance or Law – Demolition Cost & Increased Cost of Construction
8. Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
9. Blanket Limits with agreed value (no coinsurance) available
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

Automatically included on every account:

PHLY 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.

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

800.873.4552

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