

Museums

Benefits of this Program

Philadelphia Insurance Companies specializes in the Museum Industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Museum needs, visit our website at www.phly.com.

Coverage Features

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence / \$3,000,0000
- Premises Liability
- Special Events Liability
- Personal Injury Liability
- Abuse and Molestation Coverage Options
- Employee Benefits Liability
- Liquor Liability Coverage available

Bell Endorsement

- Includes coverage's for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Space Reimbursement, Workplace Violence Counseling, Kidnap Expense, Key Individual Replacement Expenses, Image Restoration and Counseling, Donation Assurance, and Business Travel

Property

- One of the Broadest Coverage Property forms in the market
- Blanket Limits with large in-house capacity
- Crime, Boiler, Inland Marine and all property coverage's 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, Accounts Receivable

Excess Liability

- Limits up to \$10,000,000

Automobile

- Owned Automobiles
- Non-Owned Automobile Exposures
- Hired Automobiles



Crime and Fidelity

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

Underwriting Criteria

- Philadelphia Insurance Company Supplemental Museum Application
- Complete ACORD Application
- Currently valued loss runs for current year plus last three terms
- For locations over 20 years old we required detailed update information for plumbing
 - Electrical – Heating - Roofing

Service

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

Carrier

- These coverage's are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Forbes Magazine has recognized the Companies as one of the 200 best small companies in America.

Payment Terms

- Interest-free installments are available for accounts that generate at least \$5,000 in Premium

For all your Museum insurance needs, please visit our website at www.phly.com

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.