

# Museums

# **Underwriting appetite**

- Agriculture
- Arboretums
- Automotive
- Aviation
- Botanical gardens
- Children's
- Conservatory
- Crafts
- Cultural history
- Fine arts
- Geology history
- · Living history
- Historical society
- · Living history
- Natural history
- Science
- Technology
- Transportation
- And much more...

# Ineligible classes

- Aquariums
- Zoos

### **Availability**

• All states except HI

# **Program coverage features**

#### Inland marine/collections

- Capacity of \$50 million
- · Relaxed appraisal requirements
- Blanket limits on owned property, property of others in your care, custody, and control at scheduled locations and unnamed locations; domestic and international transits
- No coinsurance clause, coverage for jointly owned works of art
- Special clauses for "loss buy back" and "pairs and sets"
- Current market valuation clause
- Exhibition coverage built-in
- Fine art reference libraries, valuable papers, EDP, signs, and miscellaneous articles
- Available on stand alone basis or included in a P&C package

# **Property**

- Historic buildings and unique property replacement cost valuation
- Standard buildings
- Business personal property
- Business interruption
- · Museum property enhancement

### Management liability

- Directors & Officers
- Employment practices
- Fiduciary

# Liability

- Commercial general liability limits of \$1 million occurrence and \$3 million aggregate
- Abuse and molestation
- Special events
- Host liquor
- Professional liability
- Products/completed operations
- Off-premises activities
- Accident medical available
- Umbrella of \$5 million; higher limits may be available
- General liability enhancement

#### Crime

- Employee dishonesty
- Theft of money and securities
- Computer fraud
- Limits up to \$1 million

#### **Automobile**

Liability

Physical Damage coverages Hired and NonOwned Auto

#### **Workers compensation**

(availability varies by state)

Contact one of our appointed Markel Specialty agents to start your museum and fine art insurance quote today! Go to markelinsurance.com/museums-and-fine-arts and select "Find an agent" to get started.

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