

At A Glance: The Umbrella Liability Program For Museums

Target Customers

Not-for-profit museums nationwide including, but not limited to:

- Aquariums
- Art
- Historical
- Archaeology or Natural History
- Military & War
- Science & Space
- Botanical Gardens
- Specialized or Children Focused

Program Highlights

- Designed specifically for museums
- Limit options from \$1,000,000 to \$50,000,000
- Admitted A.M. Best A-Rated Carriers
- Broad eligibility spectrum
- Competitive pricing
- Specialized pricing for American Association of Museums members and accredited museums
- Quick-quote turn around
- Simplified application process
- Efficient & friendly customer service
- 24-hour electronic policy issuance
- Direct claims reporting

Coverage Highlights

- Commercial Umbrella Liability Occurrence Form
- No shared limits between members
- Excess over non-profit Directors & Officers (D&O) Liability
- Defense in addition to the limits
- Pollution exclusion is not applicable for hostile fire/building heating, cooling & dehumidifying equipment and water heating equipment
- No sex abuse/molestation exclusion

Follow form coverage including:

- Bodily Injury (BI)/Property Damage (PD) Liability
- Personal Injury (PI)/Advertising Injury (AI)
- Punitive damages
- Non-employee discrimination for BI/PD/PI/AI
- Liquor Liability (including host)
- Products/completed operations coverage

(Coverage Highlights cont.)

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Coverage Highlights

- Contractual Liability (written/oral)
- Foreign Liability
- Employee Benefits Liability (claims-made or occurrence forms)
- Employers Liability
- Not-for-profit D&O Liability
- Employment Practices Liability Insurance (EPLI) for D&O related incidents
- Garage Keepers Legal Liability
- Automobile Liability

Additional Coverage Enhancements:

- Special events coverage (for qualifying risks)
- Silent on mold (NY only)
- No self-insured retentions
- Terrorism protection
- Attractive underlying D&O requirements
- Notice & knowledge of occurrence
- Unintentional errors & omissions
- Coverage for multi-location museums

Not Eligible

For profit museums or any of the following:

- Zoological Gardens
- Virtual Museums
- Mobile Museums
- Maritime Museums (on vessels not permanently docked)

Qualifying, Quoting And Placing Business

Confirm program eligibility or get a pricing “indication” by faxing, mailing or e-mailing an application to submissions@distinguished.com.

To formally quote or bind coverage, we need:

- Completed and signed Distinguished Programs application
- If any single primary liability loss is in excess of \$100,000 in the past five years, we need five years of hard copy liability loss runs
- Supplemental application may apply (i.e. auto, liquor, if applicable)

Contact Us And Learn More

Brian Parks
Associate Vice President & Museum Program Manager
303-863-9396
bparks@distinguished.com
Learn more about the program at: www.distinguished.com/museums



1180 Avenue of the Americas / New York, NY 10036 / toll-free: 888-355-4626 / www.distinguished.com

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