

# ARTS AND CULTURE PRODUCT



This product is designed to provide a package solution for nonprofit arts organizations. Top classes of business include **art galleries** or **studios**, **choirs**, **libraries**, **museums**, **orchestras**, **theaters** and other **performing arts organizations**.



## PRODUCT FEATURES

- ▶ Package options include general liability, abuse and molestation, hired and non-owned auto, directors and officers, employment practices liability, property and inland marine
- ▶ No general liability premises limitation
- ▶ Blanket coverage for performances, rehearsals and special events
- ▶ Host liquor liability coverage included for no additional premium
- ▶ Ability to add inland marine for music equipment, audio/visual equipment, costumes, sets and other property
- ▶ Full prior acts coverage for directors and officers and employment practices coverage
- ▶ Volunteers and third-party claimants included under employment practices liability

## ELIGIBLE RISKS INCLUDE

- ▶ Risks with up to 250 annual performances
- ▶ Traveling groups with no set location
- ▶ Organizations offering classes, clinics and workshops
- ▶ Non-performance based organizations up to 50,000 square feet

## LIMITS AVAILABLE

- ▶ **General Liability:** Up to \$1 million occurrence/\$2 million aggregate
- ▶ **Abuse and molestation:** Up to \$100,000/300,000 for no additional premium
- ▶ **Directors and Officers and Employment Practices Liability:** Up to \$5 million
- ▶ **Inland Marine:** Up to \$500,000 (\$25,000 per scheduled item)
- ▶ **Property:** Up to \$3 million total insured value\*
  - Coastal zones: \$1 million per location
- ▶ **Umbrella/Excess Limits:** Up to \$5 million

*\*Coverage is not available for fine arts (e.g. paintings, sculptures and artifacts)*

## ADDITIONAL ADVANTAGES

- ▶ Available for quoting by email, phone or web
- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their nonprofit

## CLAIM EXAMPLES:

**Employment practices:** Exempt employee alleges long working hours with low pay. An investigation into employee records indicated faulty record keeping, lack of communication on hours and an hourly rate lower than the state's required exempt employee salary, resulting in a \$100,000 settlement.

**General liability:** While attending a meet and greet, a patron tripped over a chalkboard being used as a prop for a performance. Her injuries required two surgeries and extensive rehabilitation, resulting in a large medical bill and settlement of over \$300,000.

**Inland marine:** A trailer storing musical equipment was stolen from the insured's storage location. The organization suffered a loss of \$22,000 to replace the trailer and equipment.

**Property:** After a heavy snowstorm, a local playhouse building suffered a partial roof collapse, causing damage to the structure and their sets. The cost to repair the roof and replace the theater property was \$45,000.