



## Not all your insurance risks hang on the wall.

### MUSEUMS AND CULTURAL INSTITUTIONS

Your priceless collections and exhibits are what pull visitors through your doors. But keeping those visitors safe – as well as your employees, volunteers, building and reputation – is what keeps those doors open.

Travelers has years of experience working with museums and cultural institutions. We understand your industry. We can help you with your insurance needs – from protecting your fine art collections, to covering your property risks to providing general liability coverage to workers compensation.

#### **Fine art expertise**

Travelers offers Museums and Cultural Institutions customized product and service offerings. Our Inland Marine division is a Fine Art market leader that provides flexible solutions for your unique needs:

- Local underwriting presence with fine art expertise
- Broad, worldwide coverage at current market value
- Coverage for exhibitions, loans and items while in transit
- High capacity for high-value collections
- On-site risk control consultations to help enhance facility and collection management
- Dedicated fine art claim team committed to proper claim handling for unique valuable objects
- Access to our Special Investigations Group who focuses on theft prevention and recovery of stolen property

#### **One company for property exposures**

You can cover your buildings, personal property, and lost income with our Travelers Deluxe® product. In addition to general risks, *Travelers Deluxe* can address special exposures museum directors face that can affect operations; such as:

- Lost income coverage
- Coverage to pay additional costs to use green materials to repair or replace damaged buildings and to become LEED-certified
- Robust data and media coverage in the event of a covered loss
- Protection for property you transport, no matter the mode
- Coverage to pay for loss of leasehold interest should a landlord cancel a lease due to direct physical loss or damage by a covered cause of loss to property at a leased location

## General liability coverages

Museums and cultural institutions are responsible for ensuring that their buildings and grounds are safe and hazard free. They can be held responsible for injuries to patrons that occur on their premises.

Travelers can help customers manage their liability exposure with general liability protection that can include important additional coverages:

- Owners with Managers and Lessors of Premises
- Extension of Coverage – Amended Bodily Injury Definition
- Bodily Injury to Co-Employees and Co-Volunteer Workers
- Events and Liquor Liability Coverage

## Workers compensation coverages

Museums and cultural institutions have a wide variety of professional and non-professional positions from curators to security to event coordinators. Each position has its own unique exposures.

Travelers' experience in risk management can help museums effectively manage these diverse exposures and, ultimately, the costs of an accident.

- *Travelers Medical Advantage*<sup>SM</sup> – Integrated medical management solutions
  - *Corridor of Care*<sup>SM</sup> Post-Injury Management
  - Extensive Preferred Provider Networks with a presence in all 50 states
  - Pharmacy Network
  - Focus on Early Intervention
  - Return-to-Work Programs
  - *TravComp*<sup>®</sup> – our specialized workers compensation claim handling model

## Management liability and crime coverages

Whether you are a nonprofit museum or cultural institution or a privately owned organization, Travelers can protect your organization and its directors and officers through our customized management liability coverages. Our Bond & Financial Products division offers Directors & Officers Liability coverage protecting an organization against the cost of defense, settlements and judgments associated with litigation pursuing the organization and acts of its board of directors and officers. Protection extends to the personal assets of directors and officers as well. The full range of innovative specialty solutions from Travelers Bond & Financial Products also includes:

- Employment Practices liability coverage
- Fiduciary liability coverage
- Crime and Kidnap & Ransom coverages
- CyberRisk coverage

## Guidance on liability issues

With Travelers, you'll have access to specialized risk control and claim professionals who know the intricacies of your industry and can provide guidance and support. Their aim? To minimize disruptions and reduce loss costs.

**Travelers risk control** representatives will take the time to meet with you and conduct risk control assessments to find risks others might miss and then help you create risk management solutions to help you be prepared for unanticipated events. They will also give you access to our online collection of risk management resources about slip, trip and fall risks to help you reduce exposures and potential loss.

**Specialized claim handling** from Travelers' claim professionals includes aggressively defending claims that lack merit to ensure we pay only what our insured is legally responsible for – resulting in 62 percent of claims closed without pay – and 98.5 percent of these claims are closed in 6 months and never reopened.\*

\* Travelers 2012 Core general liability closed without pay after investigation and evaluation; sustained at six months

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For more information regarding Travelers capabilities for museums and cultural institutions, contact your local Travelers representative or visit [travelers.com](http://travelers.com).

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