

**Corporate Office**

Bala Cynwyd, PA  
800.873.4552  
610.617.7940 Fax

**Central Region**

Leawood, KS  
877.439.7459  
866.823.1864 Fax

**Metro Region**

Ewing, NJ  
866.586.6122  
609.512.3141 Fax

**Melville, NY**

516.542.1200  
516.542.8767 Fax

**Mid-Atlantic Region**

Timonium, MD  
877.562.2342

**North Central Region**

Naperville, IL  
800.547.9967  
630.428.9639 Fax

**Northwest Region**

Tualatin, OR  
800.669.9497  
800.364.6809 Fax

**Ohio Valley Region**

Dublin, OH  
877.521.8234  
866.890.2509 Fax

**Rocky Mountain Region**

Englewood, CO  
866.608.5898  
303.200.5341 Fax

**Southeast Region**

Alpharetta, GA  
800.303.1728  
770.799.3099 Fax

**Southwest Region**

Plano, TX  
866.246.5254  
972.488.8530 Fax

**Sunbelt Region**

Mission Viejo, CA  
800.994.4121  
949.582.1425 Fax

**West Region**

Roseville, CA  
800.846.9484  
866.458.7695 Fax



MUSEUMS AND CULTURAL INSTITUTIONS



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating

Ward's Top 50

97.4% Claims Satisfaction

120+ Niche Industries



800.873.4552 | **PHLY.com**

# MUSEUMS AND CULTURAL INSTITUTIONS

Philadelphia Insurance Companies (PHLY) specializes in the Museum/Cultural Institution industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

## Key Benefits

### General Liability

- Commercial General Liability – limits to \$1M per occurrence/\$3M aggregate
- Medical Payments, \$20,000 with extended reporting period
- Broad Additional Insured coverage
- General Aggregate per Location
- Bodily Injury includes Mental Anguish
- Personal and Advertising injury includes Abuse of Process and Discrimination coverage
- Employee Benefits
- Abuse and Molestation coverage
- Special Event and Liquor Liability coverage available
- Cyber Liability coverage available
- Fund Raising Events coverage

### Property NEW Enhancements

- Enhanced Property coverage forms that increase limits, broaden coverages, and tailor coverages for Cultural Institutions
- Automatic coverages including, but not limited to: Back-Up Sewer and Drains, Ordinance/Law, Earthquake Sprinkler Leakage, Business Income/Extra Expense with Unlimited Period of Indemnity, Account Receivables, Valuable Papers, Computer Virus/ Fraud, Computer Property, Spoilage, Preservation of Property Expense, Display Water Replacement, Fine Arts, Transit, Historical Building Coverage, Alternative Key Systems and many more...
- Flexible Limit of Insurance coverage - \$500,000 (with options up to \$2M), provides twelve additional coverages that can be used at time of loss at your direction. Coverages include; Outdoor Trees, Shrubs or Plants, Leasehold Interest, Personal Property of Employees, EDP Equipment, Historical Research Costs, Lease Cancellation Moving Expense, Lost Master Key and more...
- Blanket limits with large in-house capacity
- Equipment Breakdown coverage
- Crime and Inland Marine

### Umbrella/Excess Liability

- Large Excess Limits available

### Fine Arts Coverage NEW

- Wall to Wall coverage (including coverage while in transit and on loan)
- Unique specialized coverage for the individual museum
- Coverage while out on loan to others or on exhibition
- Title Defense coverage
- \$100M by Location Coverage Limit
- Restoration, Retouching, Conservation coverage
- World Wide coverage
- Lock and Key coverage
- Shared Single Deductible
- Specialized Dedicated Claims Adjusters

### Automobile

- Owned/non-owned/hired auto
- Garage Keepers Legal Liability

### Crime and Fidelity

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

### Documents Required for Proposal

- Completed, signed, and dated PHLY Museum Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Schedule of collections
- Recent appraisal for historic buildings and/or collections
- Statement of values (for blanket and/or agreed value)
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates

## Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

CONTACT US 800.873.4552 | **PHLY.com**

**13 REGIONAL OFFICES:** For the office nearest to you, please see the listing on the front page.

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)  
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |  
MasterCard, Visa, Discover, electronic checks

# ABOUT US

## Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial Property/Casualty and Professional Liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines  
Management & Professional Liability  
Personal Lines

## AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

## Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

## Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

# MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

# The PHLY Difference

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.



**TOKIO MARINE GROUP**  
*To Be a Good Company*