

Museum Coverage

Why Entrust Us with Your Museum Insurance Needs?

Museums are among the most important cultural centers in any community and enjoy both public and private support. Whether a museum's collections consist of art or historical artifacts, the risks that these institutions face are as unique as their exhibits. The need for proper insurance coverage is essential to keeping the doors open and exhibits protected.

We understand the varied nature of museum collections, there is no one-size-fits-all insurance solution. Our comprehensive policies offer multiple coverage options and provide your clients with a variety of customizable choices related to limits and exposures. Our policies provide worldwide coverage for both the permanent collection and loaned items, while property in transit is covered on a "wall-to-wall" basis. Additionally, our policies cover vandalism and malicious mischief to statuary and outdoor installations, which are particularly at risk at public institutions.

What You Can Expect

As a member of the Tokio Marine Group, our team of highly experienced and knowledgeable underwriters, claims handlers and art market experts have built a worldwide reputation on the professionalism, availability and responsiveness provided to each of our clients. Our global network of professional partners and resources allows us to support your museum clients with all aspects related to the protection of their collections and loaned objects.

Policy Highlights

- Art reference library coverage included.
- Coverage for statuary and outdoor installations.
- Coverage for owned and loaned objects.
- Flexibility in limit changes to accommodate exhibitions.
- Newly acquired objects are automatically covered, up to 25% of the policy limit of insurance.
- Valuation for owned objects is "current market value," for loaned objects "agreed value."
- Worldwide coverage.
- Minimum premium: \$1,000.



Christiane Fischer President Fine Arts Division



⊠ christiane.fischer@tmhighland.com