

## 3 AAM MEMBER BENEFITS, ONE COMPANY

### IT'S EASY, ONE-STOP-SHOPPING FOR ALL OF YOUR MUSEUM'S INSURANCE NEEDS

The American Alliance of Museums and Huntington T. Block Insurance Agency, Inc. have partnered to provide its members with customized insurance programs for the Museum's Collections and Temporary Loans, Property & Casualty Program and Directors & Officers Liability. Each unique program will provide the broadest coverage possible, at the most affordable premium available and supported by a knowledgeable and responsive team of risk professionals.

#### 1 MUSEUM COLLECTION & TEMPORARY LOANS INSURANCE PROGRAM

AAM member and Accredited Institutions should take advantage of the discounts offered by this comprehensive program that provides very broad coverage for your museum's permanent collection, temporary loans and objects entrusted to the museum to insure.

#### 2 PROPERTY & CASUALTY INSURANCE PROGRAM

Small and mid-sized museums are now able to easily access a new, comprehensive property and casualty insurance program that is customized and allow member institutions in all 50 states to obtain competitive pricing on insurance policies that include broad coverages not typically covered in standard policies.

#### 3 DIRECTORS & OFFICERS LIABILITY

HTB's exclusive Director and Officers (D&O) program, recognized by AAM protects the museum, its trustees, employees and volunteers from lawsuits alleging mismanagement, wrongful termination, sexual harassment or discrimination. Museums and their trustees face unique exposures stemming from three principal legal duties: Obedience, Loyalty, and Diligence



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HTB is an AAM Affinity Partner





### 1. AAM'S MUSEUM COLLECTION & TEMPORARY LOANS INSURANCE PROGRAM HIGHLIGHTS:

- 5% rate credit if your institution is an active AAM institutional member that demonstrates a clear commitment to effective risk control, subject to underwriting and loss experience;
- 10% rate credit if your institution is AAM accredited, demonstrates a clear commitment to effective risk control, subject to underwriting and loss experience;
- New AAM Fine Art program coverage enhancements
- Cost of Preparing Inventory • Fire Extinguishing Discharge
- Debris Removal Coverage • Lock & Key Insurance
- Expediting Expense • Registration Papers & Records
- Fire Department Service Charge • US Indemnity Deductible
- Comprehensive valuation clause
- Expanded "Insured Property" definition
- Blanket limit for collection & loaned objects
- Worldwide coverage
- HTB offers a specialty in-house claims department and has fine art brokers and in-house underwriters on staff
- Access to HTB's exclusive Lloyd's of London facility & expertise

### 2. AAM'S PROPERTY & CASUALTY INSURANCE PROGRAM HIGHLIGHTS:

- Rate credits available for qualified AAM members and accredited institutions
- "Actual Loss Sustained" basis for Business Income & Extra Expense
- Employee Dishonesty/ERISA
- Increased limits for Computers & Media, Accounts Receivable and Valuable Papers
- Sewer & Drain Back-up

Backed by The Hartford's excellent claims and loss control services and 24/7 Customer Service Center, the new property and casualty program is a powerful companion to the existing Directors and Officers program. While the program is designed primarily for small to mid-sized museums with total building and business property values of under \$10 million, HTB also offers similar policies to larger museums.

### 3. AAM'S DIRECTORS & OFFICERS LIABILITY HIGHLIGHTS:

- 10% rate credit for AAM members
- New AAM D&O program coverage enhancements
- Provenance Liability Defense Costs Sub-limit
- Expanded "Definition of Loss"
- Limits of Liability options up to \$5m available
- Worldwide coverage
- Access to Employment Practices Loss Control Website
- Coverage provided by The Hartford, rated "A" (excellent), XV (\$2B or more in capital and surplus reserves) by A.M. Best

### OPTIONAL D&O COVERAGE PARTS:

- Fiduciary Liability – protects your museums from actions alleging mismanagement of employee benefit plans
- Crime Coverage – provides protection from Employee Theft, Depositors / Forgery or Alterations, Theft / Disappearance / Destruction of Money & Securities (Inside & Outside the Premises), Computer Fraud, and Money Orders & Counterfeit Currency

### ABOUT HUNTINGTON T. BLOCK:

An operating unit of the Aon Corporation since 1991, HTB is the oldest and largest fine art brokerage in the United States. Founded in 1962 by Mr. Huntington T. Block, HTB is credited with crafting the original "all risk, wall-to-wall" fine art insurance policy. Since 1982, HTB has worked very closely with AAM to help ensure that the museum community's insurance needs are properly served by our unique staff of art and insurance professionals. HTB is headquartered in Washington, DC with branch offices in New York, San Francisco, Houston and representation in London

