

COVERAGE BEYOND YOUR COLLECTION



WHY HAVING THE RIGHT PROPERTY INSURANCE COVERAGE IS ESSENTIAL TO A SUCCESSFUL MUSEUM

Sure, it's easy to focus only on the collections. Keeping your art and artifacts secure is essential to your very existence, but what about galleries, offices, cafes, storage facilities, and other operational centers? If the collection is your lifeblood, these structures are the body, and they need the best possible protection.

Property insurance covers the buildings and structures, as well as the fixtures, machinery, and equipment that is permanently attached. It's an essential coverage that guards against a range of risks that you might not have even thought of.

Strength to Expand

Upkeep and expansion can be a challenge for many museums, and new security standards, building and fire codes, and environmental requirements can make construction projects inevitable. And with those projects come a range of additional risks that your current policy may not cover.

For museums planning renovation, expansion, or ground-up construction, Alliant offers a high sublimit for the course of construction as part of the master policy, essentially providing \$25 to \$50 million in coverage at no additional cost. By locking in this coverage, your organization is protected through the entire process, from start to finish.

The Alliant Property Insurance Program (APIP)

Alliant's Museum and Fine Arts Insurance Program is backed by APIP, one of the world's largest and most powerful property insurance placements.

APIP unlocks a broad array of value-added features and benefits, including:

- Best possible pricing and coverage terms
- Broad insuring agreement
- Security of a group purchase program
- Protection from market fluctuations
- Coverage for all property (personal and real)

Not all the risks you face are on display. Make sure that your property is secure by selecting coverage that protects you against all the risks you face, especially during repairs, renovations, and construction.

A full scope of options:

- Replacement cost for physical damage
- Automatic acquisition of new locations
- Municipal bond and tax revenue interruption coverage
- Course of construction coverage
- Boiler and machinery
- Cyber liability and pollution options
- Built-in loss control and appraisals
- Per occurrence limits up to \$1 billion
- Access to large earthquake, flood, wind, and hail limits

ABOUT THE MUSEUM AND FINE ARTS INSURANCE PROGRAM

The Museum and Fine Arts Insurance Program of Alliant combines an artful blend of industry specialization and depth of relationships to guard against a wide range of risks new and old. Our diverse array of museum clients trust us to craft customized insurance and risk management solutions for their assets and to use our inside knowledge and connections to drive down costs and broaden coverage.

ABOUT ALLIANT

Alliant is the nation's largest specialty insurance brokerage firm, providing risk management, insurance, and consulting services that safeguard the physical and financial health of thousands of clients throughout the U.S.

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