



NEW ENGLAND INSURANCE SERVICES, INC.

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MUSEUM INSURANCE PROGRAM UNDERWRITING INFORMATION

Thank you for your interest in our specialty insurance programs. The following questions should be considered when purchasing insurance specific to your exposure. We hope you find this helpful. We will be more than happy to assist you in the insurance application process. As always, you are welcome to call us at any time with your questions or concerns.

There are many areas that require exploration when insuring a museum's exhibits and displays. Bear in mind that any participative displays and exhibits may increase the potential for visitor injury which could lead to a higher-than-normal premises liability exposure.

The questions listed below will assist you when considering the protection of your valuable exhibits and the responsibility of these exhibits.

- Overall value of works on display
- Types of items on display
- Are any items participative or interactive
- What percentage of pieces are owned by others
- Are loaned exhibits inspected prior to acceptance
- Is the museum responsible for insuring the property of others
- Review of loan agreements (standardized or original)
- How are items protected from damage
- How often are exhibits changed
- What security measures are in place
- Where and how are items stored when they are not on display
- How are museum pieces tracked
- Who is responsible for appraising and establishing the value of the works
- What fire control and suppression methods are utilized
- Is there a full-time curator on staff
- Is there a registrar on staff; if not who fulfills that duty
- Maximum number of employees on site
- Any volunteer labor used
- Criminal background checks conducted on employees and volunteers
- Annual number of visitors
- Hours of operation
- Is the museum accredited
- Is the museum for-profit or not-for-profit
- Is there a gift shop and what is the annual projected sales
- Is there a cooking exposure