



AJ Wayne

# ARTS AND CULTURE

USLI's Arts and Culture product is a broad, efficient package solution for nonprofit performing arts groups, theatre groups, musical groups, museums, libraries, and art galleries. We can also package property, directors and officers, and inland marine on one policy to provide coverage for a variety of different loss exposures these nonprofit organizations may face.

Call for an Instant Quote:

888-224-8806

or Quote online 24/7 at [ajwayne.com/online-quoting](http://ajwayne.com/online-quoting)



## TARGET CLASSES

- Art galleries
- Bands
- Chorus groups
- Libraries
- Museums
- Performing arts groups
- Orchestras
- Theatre groups
- Traveling theater groups

## Product Options

### General Liability Features:

- ▶ No premises limitation
- ▶ Blanket coverage for performances and rehearsals
- ▶ Abuse and molestation included at \$100,000/\$300,000 for no additional premium
- ▶ No general liability deductible
- ▶ Can consider classes, clinics or workshops for the community
- ▶ Host liquor liability coverage included for no additional premium
- ▶ Special event coverage for fundraisers, 5Ks, booths at community events, and others included in general liability premium

### Directors and Officers/Employment Practices Liability Features:

- ▶ \$1 million additional Side A coverage included on all policies
- ▶ Lifetime occurrence reporting provision
- ▶ Volunteers are included within the definition of "employee"
- ▶ Third-party harassment and third-party discrimination coverage
- ▶ Data & Security+ endorsement – \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses, plus free identity theft services for directors and officers
- ▶ Full prior acts coverage
- ▶ Breach of contract coverage
- ▶ Fair Labor Standards Act (FLSA/Wage and Hour) sublimit of \$100,000 for defense costs and loss (available in most states)
- ▶ Defense and settlement provision (hammer clause) at 80/20 in

favor of the insured

- ▶ Retention forgiveness included at no charge

### Property and Inland Marine Features:

- ▶ Up to \$3 million total insured value with Special Cause of Loss form available\*
- ▶ Value Plus endorsement – 14 valuable coverage enhancements including \$25,000 limits for valuable papers, accounts receivable, electronic data and personal effects; \$15,000 property off premises; and more
- ▶ Equipment breakdown available for electrical, mechanical and pressure equipment (includes free boiler inspection if required)
- ▶ Electronic data and computer interruption coverage available
- ▶ Up to \$100,000 in employee dishonesty coverage and up to \$10,000 in money and securities, and robbery and burglary
- ▶ Scheduled limits and blanket coverage available up to \$500,000 (\$25,000 maximum value per scheduled item) for music equipment, audio/visual equipment, costumes, sets and more

*\*Coverage not currently available for fine arts (paintings, sculptures, artifacts, relics, etc.)*

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.