

MUSEUMS & CULTURAL/HISTORICAL INSTITUTIONS

Umbrella, D&O, EPLI, & Fiduciary Liability Programs

McGOWAN & COMPANY, INC.

Eligible Classes:

- Aquariums
- Arboretums
- Art Galleries
- Botanical Gardens
- Children's Museums
- General Museums
- Historical Societies & Museums
- Natural History Museums
- Nature Centers
- Orchestras
- Planetariums
- Theater Groups

Products / Limits:	Umbrella	\$1MM – \$25MM
	D&O	\$1MM
	EPLI	\$1MM
	Fiduciary Liability	\$500,000

A.M. Best Rating: **"A" Rated Carriers / Admitted Paper**

Required Underlying Rating: **A- / VI (Umbrella)**

Available Umbrella "Follow Form" Coverages:

- **General Liability**
- **Automobile Liability**
- **Employee Benefits Liability**
- **Directors & Officers Liability**
- **Employers Liability**
- **Liquor Liability**

Special Features & Coverages:

D&O

- **Defense Costs Outside the Limits**
- **Monetary & Non-Monetary Claims**
- **Personal Injury Offense Coverage**
- **Third Party Discrimination**
- **Defense of Breach of Third Party Contract Claims**

EPLI

- **Insured Includes Organizations, Executives, Employees, & Volunteers**
- **Publishers Liability Coverage**

Application: **Available at www.mcgowanins.com**

Territory: **All 50 States**

Volume Commitment: **None**

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.

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