

ARTIST FOUNDATIONS INSURANCE CHECKLIST

- Fine Art Policy** - Insures your collection
- Commercial Package Policy** - Buildings, non-art property, General Liability
- Flood & Excess Flood** - A flood is an excess of water on normally dry land. Excess Flood provides coverage above your primary flood policy's limits.
- Commercial Auto Policy** - Foundation-owned autos/trucks
- Workers Compensation** - Statutory coverage for job-related injury/illness
- Umbrella/Excess Liability** - Coverage beyond Commercial Liability, Commercial Auto and Employers Liability Policy limits.
- Disability** - Legally required for non-job-related injury/illness
- Directors & Officers** - Indemnity for alleged wrongful acts occurring in the capacity of a Director or Officer managing the Foundation
- Errors & Omissions** (Professional liability) - Protection for mistakes made when providing professional services such as authentication, selling of foundation assets, educational advice, etc.
- Employment Practices Liability** - For suits by employees (past, current, and candidates) alleging wrongful termination, discrimination, sexual harassment, etc.
- Media Liability** - Indemnity for content creation and dissemination
- Cyber/Privacy Liability** - Reimbursement for costs incurred to assess and respond to a loss or theft of information or a computer systems breach
- Crime Coverage** - Protection against employee theft and fraud
- Pension and/or ERISA Bond** - Protects against fraud or dishonest acts by a Pension plan administrator or manager
- Fiduciary Liability** - Covers fiduciaries' personal exposure to allegations of errors or omissions or breach of fiduciary duties resulting in losses to a benefit plan
- Employment Benefits Liability** - For claims alleging mishandling the foundation benefit plan
- Executive Protection** - Kidnap, ransom, extortion, accidental death and dismemberment
- Foreign Voluntary Workers Compensation & Contingent Foreign Liability & Contingent Automobile Liability** - Protects in the event of a foreign lawsuit or injury for operations outside the U.S. and its territories
- Foreign Workers' Compensation & Employers' Liability** - Coverage for U.S employees, Local nationals or third country national's work related injury or illness occurring outside the U.S. and its territories
- Benefits Program** - Life, Health, Major Medical, Long Term Care, Disability
- Personal Insurance** - Transition Artist's Homeowners & Auto to the Foundation

Connect With Us

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