contact us

DeWitt Stern has offices in New York, New Jersey, Illinois, and California. We have the knowledge and experience to implement a comprehensive insurance program, including a construction risk management plan specific to your museum needs. Please contact us for a full review of your insurance program.

**Commercial Risks**
Diane Mittenzwei  Karen Moore  212-297-1435  212-297-1469

**Fine Art Risks**
Mary Pontillo  212-297-1449

www.dewittstern.com

DeWitt Stern is a supporter of AAM, MAAM, AAM Fellowship
DeWitt Stern’s Checklist for Museum Construction Projects

Property/Builder’s Risk

**Why the owner should buy the insurance**
- Better control over property covered
- Better control of the perils covered
- Control over premium payment
- Control over loss reporting
- Direct contact with carrier when there is a loss
- Continued coverage with carrier upon completion

**Information to provide your broker**
- Construction Budget – allocation of hard & soft costs
- Construction Schedule
- Type of project details
- Background information on general contractor

**Be sure that your broker includes the following**
- **Yes** ☑ **No** ☐ Broad Named Insured including owner (museum), general contractor, and all subcontractors
- **Yes** ☑ **No** ☐ All Risk including Collapse
- **Yes** ☑ **No** ☐ Earthquake including Earth Movement (man-made)
- **Yes** ☑ **No** ☐ Water coverages to include Flood/Sewer Back-Up/Seepage
- **Yes** ☑ **No** ☐ Ordinance or law
- **Yes** ☑ **No** ☐ Mechanical Breakdown including “Hot & Cold” testing
- **Yes** ☑ **No** ☐ Transit/Temporary storage
- **Yes** ☑ **No** ☐ Replacement Cost on existing structure
- **Yes** ☑ **No** ☐ Delayed Completion: Soft Cost coverage
- **Yes** ☑ **No** ☐ Faulty Design/Workmanship
- **Yes** ☑ **No** ☐ Privilege to Complete and Occupy
- **Yes** ☑ **No** ☐ Waiver of Subrogation
- **Yes** ☑ **No** ☐ No Mold limitation

Liability

**Information to provide your broker**
- Insurance requirements section of contract
- Indemnification provisions
- Certificates of Insurance from general contractor/ construction managers/sub-contractors

**Insurance requirements should mandate the following**
- Additional Insured on a primary basis
- Waiver of Subrogation
- Hold harmless/Indemnification
- Aggregate per Project
- Evidence of Statutory Workers’ Compensation/Disability
- Umbrella limits depending on scope of work
- Extended Completed Operations

**Certificate review monitoring must be implemented**

**Additional Coverages to Complete Your Insurance Program**
- **Yes** ☑ **No** ☐ Fine art/collection policy
- **Yes** ☑ **No** ☐ Coverage for owned and loaned items
- **Yes** ☑ **No** ☐ Coverage for rare books/manuscripts
- **Yes** ☑ **No** ☐ Commercial Package (property and liability)
- **Yes** ☑ **No** ☐ Commercial Umbrella
- **Yes** ☑ **No** ☐ Commercial Auto
- **Yes** ☑ **No** ☐ Foreign Package
- **Yes** ☑ **No** ☐ Directors’ and Officers’ Liability
- **Yes** ☑ **No** ☐ Workers’ Compensation
- **Yes** ☑ **No** ☐ Statutory Disability
- **Yes** ☑ **No** ☐ Boiler and Machinery breakdown
- **Yes** ☑ **No** ☐ Crime
- **Yes** ☑ **No** ☐ Employee Benefits
- **Yes** ☑ **No** ☐ Pollution