



By the Cover®

LIBRARIES

Insurance for Libraries.



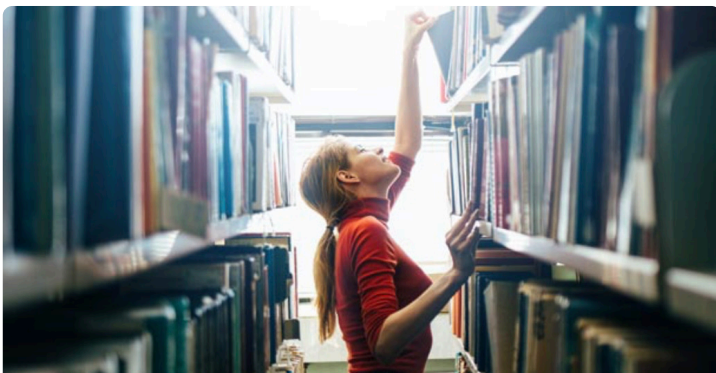
Brownyard's By The Cover® is a specialty insurance program for Libraries, in both private and public sectors. During the development of this program, Brownyard leveraged expertise with over 35 years of experience in the library industry. Utilizing this expertise and in-depth knowledge of the industry, the program has been customized to accommodate the specific challenges libraries face to protect their valuable assets.

## WHO WE COVER

- Libraries

## KEY FEATURES

- Single Package Policy that includes GL, Property, Auto, Inland Marine, and Crime
- Available in all states except AK, FL, HI & WA
- Simple, efficient approval process
- Flexible invoice options
- Expert "in-house" claims handling
- Written by a single carrier rated A+ (Superior) by A.M. Best



## COVERAGE HIGHLIGHTS

- ☑ Library Property Coverage Floater for all Borrowed Material
- ☑ Flood or Backup of Sewers and Drains Coverage
- ☑ Good Samaritan Coverage for Medical Emergencies
- ☑ Athletic Medical Payment Coverage
- ☑ Abuse or Molestation Coverage
- ☑ Fine Arts Coverage

## OTHER COVERAGES AVAILABLE

- ☑ D&O AND EPLI
- ☑ Excess Liability
- ☑ Cyber Liability