



We are pleased to provide a summary of By The Cover®, the leading specialty insurance program for Libraries.

WHO WE COVER

- Libraries

KEY FEATURES

- 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
- Single Package Policy that includes GL, Property, Auto, Inland Marine, and Crime

COVERAGE HIGHLIGHTS

- Library Property Coverage Floater for all Borrowed Material
- Flood or Backup of Sewers and Drains Coverage
- Incidental Med Malpractice Coverage
- Athletic Medical Payment Coverage
- Abuse or Molestation Coverage
- Fine Arts Coverage

OTHER COVERAGES AVAILABLE

- D&O and EPLI
- Excess Liability
- Cyber Liability

www.BROWNYARD.com

BROWNYARD[®]
GROUP

Insurance when you know BETTER[®]