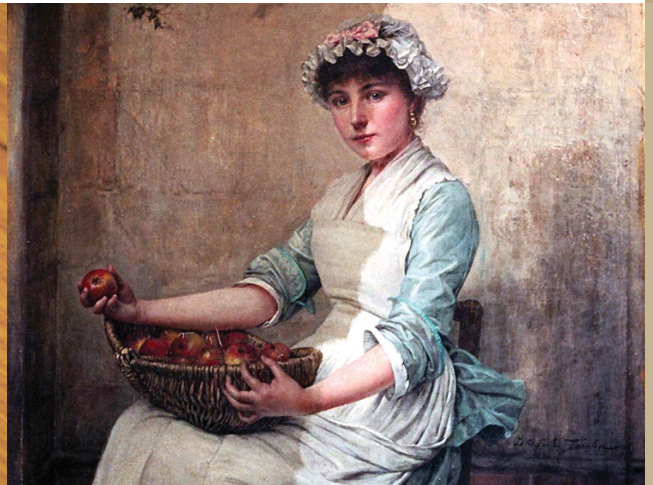


INSURANCE FOR CONSERVATORS



It's Easy, One-Stop-Shopping for all of your conservation firm's insurance needs.

The American Institute for Conservation of Historic and Artistic Works (AIC) and Huntington T. Block Insurance Agency, Inc. (HTB) have partnered to provide AIC's members with customized insurance programs. Each unique program will provide broad coverage at affordable rates and will be serviced by HTB's knowledgeable and responsive team of risk professionals.

1 Conservators Property Insurance Program

This conservators property insurance program serves only members of the AIC. Insurance is provided on property of others in your care, custody, and control that is accepted by you for conservation services.

2 *New Enhancement:* Conservators Errors and Omissions sublimit

AIC and HTB are very pleased to announce the inclusion of an automatic Errors and Omissions (E&O) sublimit in the Conservators Property Insurance Program. Please note that E&O is liability insurance covering you in the performance of your professional duties as a fine art conservator. E&O protection is an important coverage line for anyone acting in a professional capacity.

3 Business Insurance Program

Conservators with practices of all sizes are now able to easily access a new and customized, comprehensive property and casualty insurance program.

Note that the AIC-Recognized Business Insurance Program is available to members in all 50 states. Please consider applying for a competitive quote today.

PLEASE CONTACT US AT:
Huntington T. Block Insurance

Conservators Property Insurance Program:
Ever Song, Account Executive
202-429-8506
Ever.Song@aon.com

Conservators Business Insurance Program:
Sameena Merchant, Assistant Vice President
202-862-5329
Sameena.Merchant@aon.com

OR VISIT US AT:
www.HuntingtonTBlock.com

HTB is an **Aon** company





By joining the AIC-Recognized Insurance Programs, you are supporting your professional organization.

1. AIC-Recognized Conservators Property Insurance Program

AIC's conservator property insurance policy covers property of others on the conservator's premises for the purpose of conservation services. It insures against physical loss or damage caused by, but not limited to: fire, windstorm, water damage (including flood); theft, breakage, and damage caused by handling, punctures, rips and tears. The AIC program's policy contains the following exclusions:

- Wear and tear
- Moth and vermin
- Inherent vice
- Terrorism
- War risk
- Nuclear
- Damage sustained to or resulting from any repairing, restoration, retouching or framing process

Separate limits pertain to property of others in transit and at other locations away from the conservator's premises. Optional coverages available for STUDIO CONTENTS & ART LIBRARY, FIELD EQUIPMENT. Coverage is provided by ACE Insurance rated "A" (excellent) by A.M. Best Co.

2. *New Enhancement*: Conservators Errors and Omissions sublimit

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The AIC program provides:

- a. An automatic E&O sublimit for free - there is no addition charge. This *New Enhancement* provides a minimum of \$10,000 for E&O "loss" or damage including "defence expenses." If the E&O "loss" is greater than \$10,000 then the maximum coverage that this sublimit extension will provide is up to 10% of your Fine Art Conservators Property insurance limit but no more than \$50,000;
- b. Conservators requiring higher limits may apply for additional E&O coverage subject to underwriting and additional premium requirements.

3. AIC-Recognized Business Insurance Program

Available Coverages:

- General Liability
- Business Property & Office Equipment
- Building Coverage & Systems Breakdown
- Identity Recovery Coverage
- Business Income & Extra Expense ("Actual Loss Sustained" basis)
- Employee Dishonest/ERISA
- Employment Practices Liability (up to \$250,000 provided)
- Increased Limits for Computers & Media, Accounts Receivables & Valuable Papers
- Sewer & Drain Back-up
- Umbrella Liability

Backed by The Hartford's excellent claims, loss control services and 24/7 Customer Service Center, the new AIC Business Insurance Program provides important Property and Casualty (P&C) coverages listed above. The Hartford is rated "A" (excellent) by A.M. Best Co.

ABOUT HUNTINGTON T. BLOCK:

An operating unit of the Aon Corporation since 1991, HTB is the oldest and largest fine art brokerage in the United States. Founded in 1962 by Mr. Huntington T. Block, HTB is credited with crafting the original "all risk, wall-to-wall" fine art insurance policy. Since 1980, HTB has worked very closely with AIC to help ensure that the art conservation community's insurance needs are properly served by our unique staff of art and insurance professionals. HTB is headquartered in Washington, DC with branch offices in New York, San Francisco, Houston and representation in London.