Small sites, Big coverage

Our Program offers a new approach to protecting smaller historic sites and house museums. We recognize the need of specialized coverage for this unique risk and we have set parameters to write this business efficiently and with a quick turnaround.

Key Coverages:

- Historic Replacement Cost which is the cost to repair, rebuild, or replace "real property" at the time of direct physical loss or damage with the same materials, workmanship and architectural features for the same use or occupancy. If the same materials, workmanship and architectural features are not reasonably available then we will pay the cost to repair, rebuild, or replace the property with the closest reasonably available substitute in excess of the deductible.
- Historic valuation provisions include no coinsurance contract, real and personal property at replacement cost, and historic certification expense.
- Historic tax credit coverage for Federal and State tax credit recapture, is based on a scheduled, unvested credit.
- Certification expense pertains to necessary legal, accounting, architectural, artisan or archival consultation expenses you incur to maintain or reobtain historic certification from the applicable Federal authority for a premises that is a certified historic structure.
- Real property includes:
  - Bridges, roadways, walks, patios or other paved surfaces
  - Cost of excavations, grading, backfilling or filling
  - Fences, retaining walls, radio or television antennas, satellite dishes and their lead-in wiring, towers or signs
  - Underground pipes, flues, drains and foundations of buildings, machinery or boilers
- Personal property includes:
  - Glass
  - Personal property of others in your care, custody or control
  - Personal property of directors, officers, and employees
  - Tenants' improvements and betterments
- Equipment breakdown coverage includes contamination of refrigerant and no exclusions or sub-limits for equipment breakdown perils, Electrical injury, Mechanical breakdown, Steam explosions or ruptures.

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Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages may not be available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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