



Presenters

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 - Claims, Underwriter, Broker for 16 years
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GFR 2020

Background

- Previous GFR from 2008
- AAM approached Collections Stewardship
 - To update
 - To simplify
 - To make more accessible
- Not reinvent form or start from scratch

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Committee

- A diverse and broad committee created
- Representing various museum disciplines, sizes, and careers
 - Darlene Bialowski, Principal, Darlene Bialowski Art Services, LLC
 - Aisha Burtenshaw, Chair, UK Registrars Group, Head of Registrars & Exhibitions, Ashmolean Museum of Art and Archaeology
 - Geneva Griswold, Associate Objects Conservator, Seattle Art Museum
 - Jeff Minett, Senior Vice-President, AON Huntington T. Block Insurance
 - Hallie Winter, Collection Manager/Registrar, American Indian Cultural Center & Museum

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Changes 1

- Less sections
 - Combined some sections
 - Rearranged questions to flow better
- Less questions
 - Removed redundancy

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Preface by Sebastián E. Encina

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Changes 2

- Optional sections
 - If your institution doesn't meet a criteria, can skip many sections
- Included updated technology
 - For example, LED lighting

*I/We attest that by checking the following boxes, I/we confirm the borrowing institution (Borrower) is not within an environmental disaster zone, and intends to keep loan materials within its own facility. Thus, I/we am/are submitting the short form of the General Facility Report:

- Borrower is NOT in an earthquake or earth movement zone
- Borrower is NOT in a flood zone
- Borrower is NOT in a hurricane zone
- Borrower is NOT in a tornado zone
- Borrower is NOT in a brush or urban interface zone
- Borrower will NOT use an external shipping/packing facility
- Borrower will NOT display or store in location besides own primary facility

If any of these are not marked, complete the long form.

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Changes 3

- Questions reworded
 - Less jargon, more accessible
- Form more inclusive of institutions with parent organizations
 - Campus museums, public museums, etc.

1.03 Check the type(s) that best describe your institution:

Museum **nonprofit** or **profit**

<input type="checkbox"/> Aquarium	<input type="checkbox"/> History
<input type="checkbox"/> Arboretum/Botanical Garden	<input type="checkbox"/> Natural History/Anthropology
<input type="checkbox"/> Art	<input type="checkbox"/> Nature Center
<input type="checkbox"/> Children/Youth	<input type="checkbox"/> Science
<input type="checkbox"/> General	<input type="checkbox"/> Zoo
<input type="checkbox"/> Historic House	<input type="checkbox"/> Other (specify): _____

University/College

<input type="checkbox"/> Museum or Gallery	<input type="checkbox"/> Archive
<input type="checkbox"/> Student Center/Union	<input type="checkbox"/> Library
<input type="checkbox"/> Department: _____	
<input type="checkbox"/> Other (specify): _____	

Cultural Organization

<input type="checkbox"/> Archive	<input type="checkbox"/> Library
<input type="checkbox"/> Religious Institution	<input type="checkbox"/> Civic/Exhibition Center
<input type="checkbox"/> Fair Building	
<input type="checkbox"/> Other (specify): _____	

Government Institution

<input type="checkbox"/> Agency	<input type="checkbox"/> Embassy
<input type="checkbox"/> Consulate	<input type="checkbox"/>
<input type="checkbox"/> Other (specify): _____	

Private For-Profit Institution

<input type="checkbox"/> Business	<input type="checkbox"/> Archive
<input type="checkbox"/> Gallery	
<input type="checkbox"/> Other (specify): _____	

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Future work 1

- Final form to be presented at AAM 2020 in San Francisco?
- Finalize a short form?
- Multi-lingual?
 - Empezar con la version español?



**American
Alliance of
Museums**

GFR 2020

Future work 2

- Future work is now!
- We want to hear from you!
- GFR is a living form, needs updating and editing
- We can't do this without you.
- Yes, YOU!



WE WANT YOU!

Goals

- Better understanding of *General Facility Report*®
- Ability to recognize “red flag” conditions

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Topics for Discussion

- Geographic Profile
- Building Construction
- Fire Protection
- Security
- Insurance

Geographic Profile

*I/We attest that by checking the following boxes, I/we confirm the borrowing institution is not within an environmental disaster zone, and intends to keep loan materials within its own facility. Thus, I/we am/are submitting the short form of the General Facility Report:

- Museum is NOT in an earthquake or earth movement zone
- Museum is NOT in a flood zone
- Museum is NOT in a hurricane zone
- Museum is NOT in a tornado zone
- Museum is NOT in a brush or urban interface zone
- Museum will NOT use an external shipping/packing facility
- Museum will NOT display or store in location besides own primary facility

If any of these are not marked, complete the long form.

How do you know? Where can you go to get these answers? Does this information ever change/get updated?

Geographic Profile

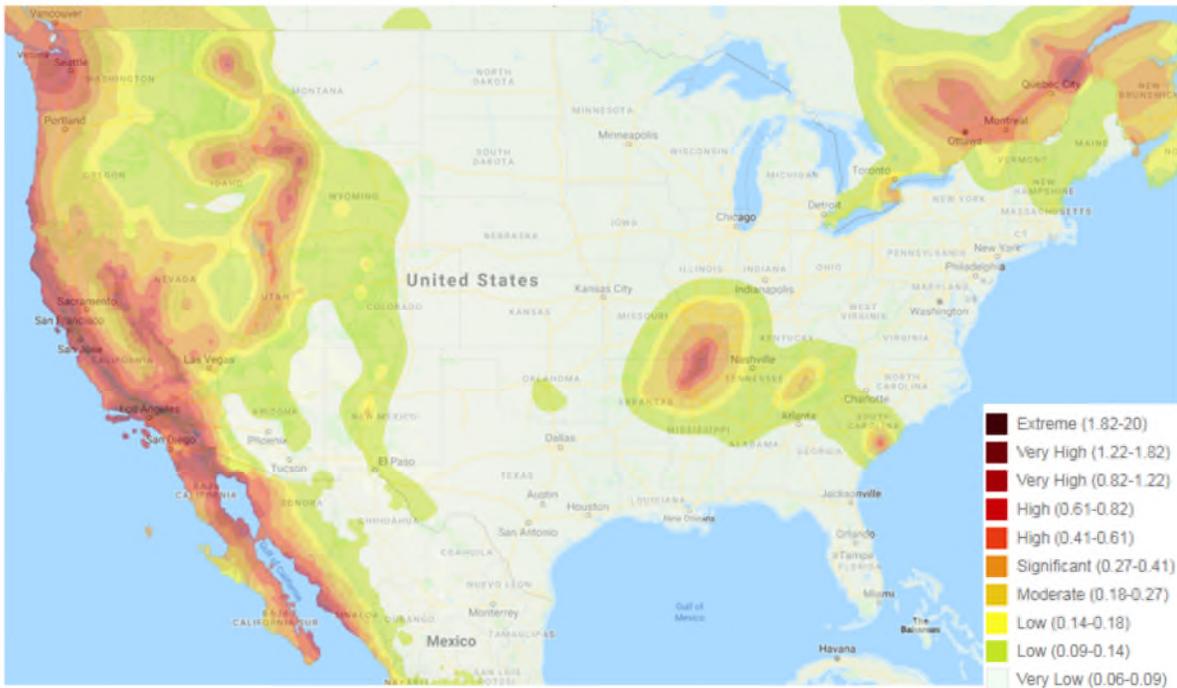
Resources

- Property/Fine Arts Insurance Broker/Agent
- Property/Fine Arts Insurance Carrier
- FEMA Online (<https://msc.fema.gov/portal/home>) – US only flood maps
- Local Building Department
- Local Fire Department
- SwissRe CatNet® (Global Natural Hazard Database)

You might need a combination of these resources to determine all of the various exposures. These are just a few options, but most common resources.

All geographic exposures (natural hazard exposures) are constantly being analyzed and reassessed. Be sure to verify your zones each time you fill out a Facility Report in case it has changed.

Geographic Profile - Earthquake



Example Earthquake map for US – source: SwissRe CatNet

Geographic Profile - Flood

- FEMA Flood Zones
 - Zone A – exposed to 100-yr event, unknown depth
 - Zone AE – exposed to 100-yr event, depth determined
 - Shaded Zone X – above 100-yr event, but exposed to 500-yr event
 - Unshaded Zone X - outside of flood zone, above 500-yr event
 - Zone VE – exposed to 100-yr event plus coastal storm surge, depth determined



Example of a flood map and zone definitions. New York City.

100-yr = 1% chance each year

500-yr= .2% chance each year

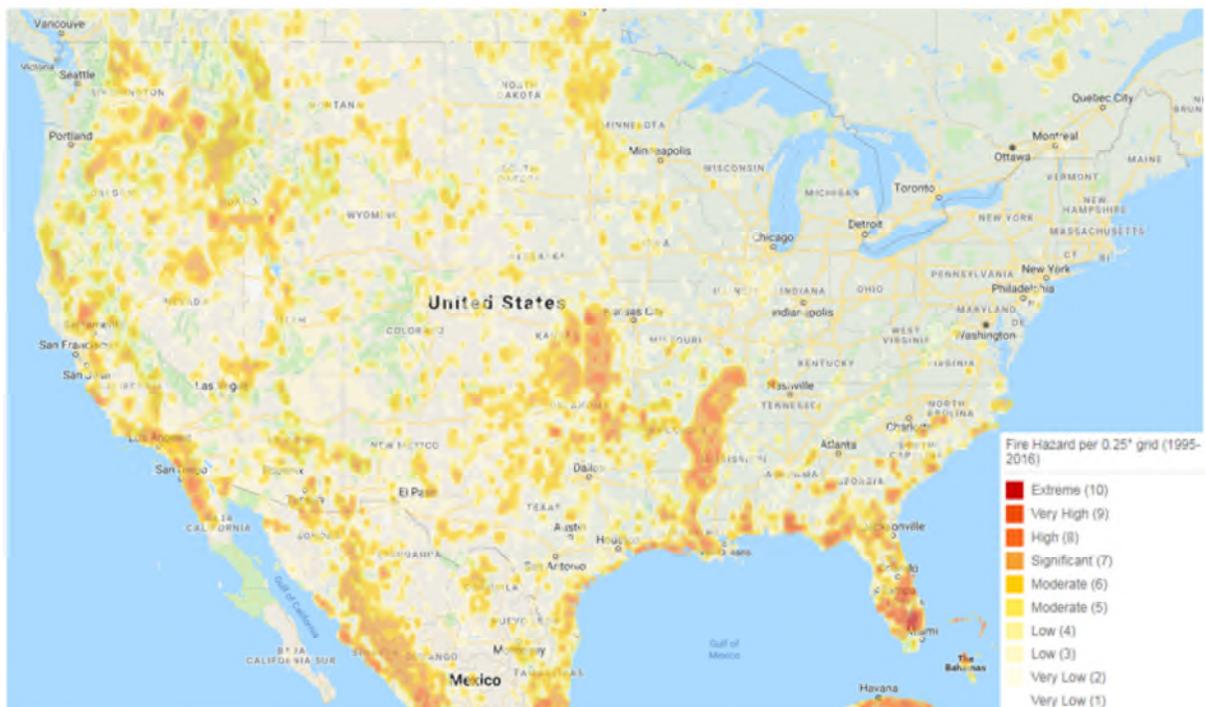
▪Water Intrusion

- Below grade spaces
- At grade openings
- Ground sloping toward building

▪Depth Factors

- Path of least resistance
- Strength of walls, doors, windows

Geographic Profile - Wildfire



Example Wildfire map for US – source: SwissRe CatNet

Building Construction

2. Building Construction, Configuration and Maintenance

GENERAL

2.01 What year was the original building constructed? _____

What building materials were used? _____

2.02 Are there newer additions since the original construction? Yes No

What year was/were the addition/s constructed? _____

What building materials were used? _____

2.03 What type of fire resistant materials were used? _____

2.04 Is there carpeting in any space where loan items will be held? Yes No

2.05 Are all building structures freestanding? Yes No

If no, provide a physical description and the purpose of the larger structure into which it is incorporated and how building access is restricted/monitored: _____

If no, are the structures separated by fire doors? Yes No

Building Construction

Resources

- Property/Fine Arts Insurance Broker/Agent
- Property/Fine Arts Insurance Carrier
- Local Building Department
- Local Fire Department

You might need a combination of these resources to determine all of the various exposures. These are just a few options, but most common resources.

Building Construction

- Two most common classification systems in US:
 - NFPA (National Fire Protection Association) Construction Type for Fire Service (5 Types)
 - ISO (International Organization for Standardization) Classifications for Insurance (6 Classes)
- International uses IBC or other local classification
- Always know which system is being referenced
 - Insurance companies will use ISO and Fire Departments will refer to NFPA
 - In the case of Section 2.4, the NFPA types are referenced
- In all classification systems, buildings are classified by highest hazard present

Highest hazard present – if buildings are constructed of different materials, (i.e. building additions), the higher hazard (more combustible) classification will be used to classify the entire building.

NFPA - National Fire Protection Association – US life safety codes/standards

Building Construction



NFPA 5000 Construction Types

- Type I: Concrete construction, think parking garage
- Type II: Steel with or without fireproofing
- Type III: Ordinary, mixed masonry/wood
- Type IV: Heavy timber, think mill buildings
- Type V: Stick construction, 2x4s, think residential

Building Construction

ISO Construction Classes



- ISO 1 – Frame – Combustible walls and/or roof
- ISO 2 – Joisted Masonry (JM) – Noncombustible, masonry walls with wood frame roof
- ISO 3 – Noncombustible (NC) – Typically steel frame walls with masonry in-fill. Steel framing is load bearing.
- ISO 4 – Masonry Non Combustible (MNC) – Concrete block, reinforced masonry or tilt-up concrete load bearing walls.
- ISO 5 – Modified or Semi Fire Resistant (MFR or SFR) – Protected steel and/or concrete or heavy masonry load bearing walls and floors.
- ISO 6 – Fire Resistant (FR) – Reinforced concrete construction frame and floors and/or very well protected steel and concrete.

ISO 1 – Wood frame walls, floors and roof deck. Brick Veneer, wood/plank siding, stucco cladding. Wood frame roof with wood decking.

ISO 2 – Concrete block (CB), Masonry or Reinforced Masonry load bearing exterior walls. Brick Veneer, Painted CB, stucco or EIFS exterior cladding. Wood frame roof with wood decking.

ISO 3 – Exterior cladding is usually insulated metal panel but could have brick veneer, EIFS. Roof supports are steel and cover can be metal panel, BUR, membrane.

ISO 4 – Floors commonly concrete on steel deck for multi-story buildings. Roof is usually steel deck or lightweight insulating concrete or gypsum board deck.

ISO 5 – Roof is usually heavy steel frame with poured concrete on steel or precast concrete panels or steel deck. Roof is typically low sloped with membrane covering system.

ISO 6 – Floors are minimum 4 inch concrete cast-in-place on protected steel. Roof is cast in place concrete or precast concrete.

Building Construction

- Fire Resistive
 - Refers to properties or designs to resist the effects of any fire to which a material or structure can be expected to be subjected.
- Fire Retardant
 - A material that has been treated with a liquid, solid, or gas that tends to inhibit combustion when applied on, mixed in, or combined with combustible materials
 - Only as good as the application and maintenance

Regularly confused terms

Fire resistive will never burn (could and likely will still be affected by heat)

Fire retardant will eventually burn if left to free burn

Building Construction

- Fire Walls
 - Can be rated 1 hr, 2 hr, 3 hr or 4 hr
 - NO penetrations
 - Delay the spread of fire, but will not necessarily stop it
- Fire Doors
 - Typically have rating 30 minutes less than fire wall installed on
 - MUST be visibly labelled
 - Drop down doors must be tested annually
 - Do NOT block open

Can you find the labels below?





Building Construction Red Flags



- Construction Types
 - ▣ Wood Construction
 - ▣ NFPA Type III-V
 - ▣ ISO Class 1 or 2
 - ▣ Use of plastics
- Water Intrusion
 - ▣ Flood zone other than "X"
 - ▣ Below grade areas
 - ▣ Openings at/below grade
 - ▣ Sloping land toward building
- Water Source Above
 - ▣ Drainage piping
 - ▣ Water piping, domestic or fire protection
 - ▣ Restrooms above
- Construction Projects
 - ▣ Where?
 - ▣ What is involved?
 - ▣ How long?
 - ▣ Precautions?

Red flags are areas which should need further explanation/detail to evaluate the risks of the space.

Section 4 – Fire Protection

Passive Fire Protection vs. Active Fire Protection

- Passive – a group of systems that compartmentalize a building through the use of fire-resistance rated walls/floors.
 - Compartmentalizing the building into smaller sections helps to slow or prevent the spread of fire/smoke from one room to the next.
 - Helps to limit the amount of damage done to a building and provides its occupants more time for evacuation.
 - Includes fire/smoke dampers, fire doors, and fire walls/floors.
- Active - a group of systems that require some amount of action or motion in order to work efficiently in the event of a fire.
 - Actions may be manually operated, like a fire extinguisher or automatic, like a sprinkler, but either way they require some amount of action.
 - Includes fire/smoke alarm systems, sprinkler systems, and fire extinguishers as well as firefighters.

Dampers are used to prevent the spread of fire/smoke throughout the building through its ductwork. Fire doors help to compartmentalize a building. Firestopping helps to separate the building into compartments. Photoluminescent egress path markers help light the way to safety.

Fire/smoke alarm systems are used to detect whether there is fire and/or smoke in a building. Sprinkler systems are used to help slow the growth of the fire. Fire extinguishers and firefighters are used to help put out the fire altogether.

Section 4 – Fire Protection

There are four ways to extinguish a fire:

- Cool the burning material
- Exclude oxygen
- Remove the fuel
- Break the chemical reaction

Methods of extinguishment:

- Fire Extinguisher
- Automatic Fire Protection System
- Manual - Fire Department

Section 4 – Fire Protection

4.1 What is the fire rating of your building (e.g., A1)?

- This question, in the US, refers to the interior materials and finishes of the building based on ASTM E84 test. The three classifications are:
 - Class A – flame spread index of 0-25 and smoke developed index of 0-450
 - Class B – flame spread index of 26-75 and smoke developed index of 0-450
 - Class C – flame spread index of 76-200 and smoke developed index of 0-450
- Europe uses the classification for materials, surface linings, pipe insulation and cables. Each category has a different reference letter and number depending on combustibility.

A1 – European classification. Examples of classes for materials, surface linings, pipe insulation and cables

A1 (non-combustible material)

A2-s1, d0 (limited combustibility material)

B-s1, d0 (Class I surface lining)

C-s2, d0 (Class II surface lining)

D-s2, d0 (Class III surface lining)

A1fl (non-combustible floor covering material)

Cfl -s1 (Class G floor covering for exit routes)

Dfl -s1 (Class G floor covering for meeting halls and similar)

BL -s1, d0 (pipe insulation)

B1CA -S1, d0, a1 (cables)

Section 4 – Fire Protection

4.6 How is the fire/smoke detection/alarm system activated? (Mark all that are appropriate.)

System activation	Temporary exhibition galleries	Temporary exhibition Storage areas
Self-activated heat detection		
Self-activated smoke detection		
Control panel		
Manual pull stations		
Water flow switches in sprinkler system		

Manual
Pull
Station



Sprinkler
Alarm
Switches



Section 4 – Fire Protection

Fire Detection

- Flame Detectors
 - Respond to a radiant energy of flame, sparks or glowing embers.

- Smoke Detectors
 - Standard type - Ionization or Photoelectric
 - Specialized – Very Early Warning Fire Detection (VEWFD)

- Heat Detectors
 - May be either "spot" or "line" type and operate at a fixed temperature or on a rapid increase in temperature (rate-of-rise). Some detectors combine the fixed and rate sensitive principles.

Section 4 – Fire Protection

4.7 Who does the fire alarm system alert (mark all that are appropriate)?

- Proprietary central station (specify): _____
- Local audible alarms
- Local fire station - direct line (if ALL systems do not automatically register at the fire station, indicate which ones do not): _____
- University/government/parent institution central station (specify): _____
- UL/FM central station (specify company): _____
- Other (specify): _____

Fire Alarm Monitoring

- Local/Proprietary Station
 - Alarms are monitored by on site personnel but do not leave the site
 - Manual notification to Fire Department
- Master Box
 - Fire Alarm Control Panel is connected via phone line or wireless to the Fire Department dispatch
 - Automatic notification to Fire Department
- Central Station
 - Monitored by a third party contractor 24/7
 - Fire Alarm Control Panel automatically sends alarm to Central Station
 - Manual notification by third party to Fire Department

Section 4 – Fire Protection

4.8 Indicate the type(s) of fire suppression system(s) in the following areas (mark all that are appropriate):

Sprinklers	Loading Dock	Storage	Galleries	Year Installed
Wet pipe				
Dry pipe				
Pre-action				
Other (specify):				

- Wet type has pipes filled with water and only requires sprinkler activation to discharge.
- Dry type has pipes filled with pressurized air. When a sprinkler head activates, the air is released and the pipes fill with water to discharge on the fire.
- Pre-action type has pipes filled with air but requires both the sprinkler head activating and at least one fire detection device activating to discharge water onto a fire.
- Water mist systems are becoming more popular for high value/sensitive storage

Section 4 – Fire Protection

Gaseous fire suppression systems	Loading Dock	Storage	Galleries	Year Installed
Clean agent 1 (type)				
Clean agent 2 (type)				
Other (specify):				

Fixed Gaseous Systems

- Most common Clean Agents: Halon, Inergen, FM-200, Novec 1230 or CO₂
- Halon is no longer available in US but still installed in some buildings
- Work by breaking chemical reaction or by inerting oxygen to suppress fire
- Agent concentration must be maintained to be effective
- Ideally activated by smoke detection and backed up by sprinkler system

Section 4 – Fire Protection

Portable fire extinguishers

Loading Dock	Storage	Galleries

Specify type (e.g., pressurized water, carbon dioxide, dry chemical, foam, Halon, acid, other):

Portable Fire Extinguishers

- Most common types: ABC, Wet/Dry Chemical, Halon, Clean Agent, Water or CO₂
- Standard ABC are dry chemical and will leave potentially damaging residue
- For sensitive materials (art work/electronics) Clean Agent, water or CO₂ are the preferred extinguishers



Types of Fires/Extinguishers

- Class A – Ordinary Combustibles
- Class B – Flammable Liquids and Gases
- Class C – Electrical Equipment (Live)
- Class D – Combustible Metals
- Class K – Cooking Oils and Fats

Section 4 – Fire Protection

4.16 Is the local fire station staffed 24 hours a day? Yes No

If no, explain how personnel are alerted; _____

What is the town class number for the fire department? (NB 4, NB 5, NB 9)? _____

- Fire Department
 - Town Class Number is the Public Protection Classification (PPC) for the Town/City.
 - PPC can be gotten from FD or Insurance Broker/Carrier.
- Pre-planning with the FD is extremely important for any businesses with high value items to reduce property damage.

Section 5 – Security

5.25 What types of detection equipment are in operation (mark all that are appropriate);

- | | |
|--|--|
| <input type="checkbox"/> Magnetic contacts | <input type="checkbox"/> Microwave motion detectors |
| <input type="checkbox"/> Photo electric beams | <input type="checkbox"/> Passive infrared motion detectors |
| <input type="checkbox"/> Ultrasonic motion detectors | <input type="checkbox"/> Pressure mats on switches |
| <input type="checkbox"/> Sonic sensors | <input type="checkbox"/> Closed circuit television (CCTV) |
| <input type="checkbox"/> Break glass sensors | <input type="checkbox"/> Water detection devices |
| <input type="checkbox"/> Other (specify): _____ | |

If yes to CCTV, how long are recordings archived? _____

- CCTV

- Many types depending on needs and conditions
- Recording capabilities
- Live monitoring
- Who controls and who has access



Ultrasonic motion detectors are electrical devices, which use ultra-sound (that is, sound of very high frequency) to detect motion. ... When a receiver picks up the sound waves that is reflected from the area under protection, it sends it to an appropriate circuit for further action (normally an audio circuit).

Passive Infrared Motion Detector - When the sensor is idle, both slots detect the same amount of IR, the ambient amount radiated from the room or walls or outdoors. When a warm body like a human or animal passes by, it first intercepts one half of the PIR sensor, which causes a positive differential change between the two halves.

Microwave Motion Detector - uses electro-magnetic radiation. It emits waves which are then reflected back to the receiver. The receiver analyzes the waves that are bounced back. If there is an object moving in the room, these waves are going to be altered. The microwave detector is able to identify changes from moment to moment.

Types of Cameras:

1. Dome - The camera of this CCTV is eyeball shaped. Dome cameras are commonly used for indoor security and surveillance. They are favored by many because of the following reasons:
 1. Easy to install – It only requires two or more screws to install a dome camera. It can easily be mounted on both vertical and horizontal areas.
 2. Vandal-proof feature – The dome-shaped casing covers the camera and

protects it from vandalism.

3. Infrared capable – The dome camera is fitted with IR illuminators which enables it to capture video images, even in low light conditions.
1. Bullet Camera - This CCTV is a long, cylindrical and tapered shape camera that looks like a rifle bullet. Ideal for outdoor use, it is perfect for long distance viewing. It usually has a built-in housing that protects the camera from all kinds of weather conditions.
2. Pan Tilt Zoom (PTZ) Camera - As its name suggest, this type of camera has the ability to pan up to 360 degrees, tilt up to 180 degrees and zoom up to a specific description. It has a larger lens and components are encased in a dome. PTZ cameras can be controlled in a remote location, which makes it easier to scan the entire covered area.
3. Infrared Camera - This is perfectly used for extreme low light conditions. An infrared camera has the ability to see images in pitch black conditions using IR LEDs. Also used for mobile applications.
4. Wireless Camera - This type of camera can be installed almost everywhere. Not all wireless cameras are IP-based. Some can use alternative modes of wireless transmission.
5. C-Mount Camera - A C-mount camera comes with detachable lenses. It allows the user to change its lens based on the type of security that is required. It has special lenses which can cover distances beyond 40ft.

Section 7 - Insurance

- Requirements via Loan Agreement – Overrides COI
- Add “...warranty that there is ample coverage for all consigned/loaned items in your care during the period of this loan...”? Thoughts?
- Red Flags:
 - Flood Zone
 - Hurricane-prone location during Hurricane season (June 1 – Nov 30)
 - Wildfire-prone
 - Major city - Terrorism

1. Ensure the loan agreement is correct and reflects all of the insurance coverages you require. The Loan Agreement is king.
2. Ask for a full copy of the Borrower’s insurance policy including any endorsements that could affect your loan.
3. Ask more questions if the Borrower is located in a catastrophic-prone area.
4. Have your broker review Flood zone information

Section 7 - Insurance

7. Insurance

7.1 How are collections insured (mark all that are appropriate)?

- Self-insure Fine Arts Insurance
 University/Government/Parent Institution Other (specify):

7.1b If coverage is through a fine arts insurance company (completely or in addition to self-insurance)
Company/agency: _____

7.2 How long has the institution carried insurance with this company/agency? _____

- What if Borrower is self-insured or part of a University, etc.?
- Do you recognize the broker's name/agency?
- Why does it matter?

- Self-insured situations – ask more questions
 - How are claims handled? Who would you deal with? Would they agree to conservation and Loss in Value?
- Part of a University/Government – ask questions about the Deductible. Sometimes it can be \$100,000 or greater if combined with the University's overall property insurance. What kind of coverage do they have? What exclusions? Would they agree to partial loss?
- If Fine Art Broker – do you recognize the name? The main Fine Art brokers have more leverage with insurance companies in order to get claims paid smoothly, understand special requests, etc.
- 7.2 gets back to leverage with the insurance company. The longer you've been with a company, the most leverage you have.

Section 7 - Insurance

7.3 Mark all coverage for loan objects covered under the insurance policy:

- All-risk museum coverage, wall-to-wall (while on exhibit and in transit), subject to the standard exclusions
- Coverage against burglary and theft
- Coverage against fire
- Coverage against rising water and water damage
- Coverage against natural disasters (i.e., earthquake)
- Coverage against mysterious disappearance
- Coverage against employee dishonesty
- Coverage against acts of terrorism

7.4 What are the applicable, non-standard exclusions of the policy affecting loan objects?

- Ask for a copy of the full policy including any Endorsements that may affect the loan.

- Asking about Terrorism is a new addition. Most museums agree to not require this of each other. What about international loans? Consider location.
- Asking for non-standard exclusions affecting the loan is a new addition and great. Request a full copy of the policy including any Endorsements that may affect the loan.

Section 7 - Insurance

7.5 What are the deductible limits of coverage for loan objects?

- If there is a deductible for Loaned Objects, ask that this be covered by Borrower via the Loan Agreement.

Section 7 - Insurance

7.6 Have there been any individual damages or losses to permanent, loaned or borrowed collections incurred within the last three years (whether or not a claim was filed)? Yes No

If yes, state the date of damage or loss, circumstances and cause (including incidents due to vandalism or unruly behavior), extent of the damage or loss, and whether there was litigation or subrogation to determine blame or negligence:

What precautions have been undertaken to prevent any further incidents?

- What is the nature of the claims they have had?
- Facility-based? Transit?
- Get more information
- Severity and Frequency

Section 7 - Insurance

7.7 If your institution is self-insured, attach a copy of the Self Insurance Statute or provide a verification statement from your institution in the space provided below:

- Indemnity
 - What's your opinion? What do you accept?
 - Pros
 - Cons

- International Loans
 - A tale



Thank You

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