



[www.bythecoverinsurance.com](http://www.bythecoverinsurance.com)

**REGAN AGENCY, INC.**

INSURANCE

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## WHO WE COVER

- Libraries

## KEY FEATURES

- Available in NY, NJ, PA, CT, RI, NH, ME
- 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
- Flexible underwriting
- Risk Management Services
- Project Management
- 40 Years of Regan Agency Experience

## 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
- Wage & Hour Coverage
- D&O-broadest coverage in the market
- Employment Practices Liability
- Cyber Liability and Data Breach/Extortion Coverage