

Contents

Insurance policies consider contents to be everything in a building or space that is not records, files, papers, and documents; so the policy needs to cover the equipment, furniture, shelving, carpets, curtains, and everything else of this nature.

As the library adds staff and uses more space, make certain the insurance policy keeps pace.

The insurance policy should cover the replacement value of the contents. In this way, the items could be replaced if irreparably damaged, or dried and cleaned if subjected to minimal damage.