

# FINE ART



We understand that some art is irreplaceable and no amount of financial compensation will ever fully indemnify its loss. Our fine art team specialises in designing bespoke fine art insurance solutions, which go further than just offering financial protection in the event of a loss. We also work with fine art risk specialists to offer coverages that help you to protect your collection.

## OUR APPROACH

A personalised service is the cornerstone of our approach. Whether you are a private individual looking to protect your personal interests, or a government institution entrusted with the safe-keeping of the nation's art, our experienced, multilingual team offers advice and guidance. We will conduct a full review of your unique risk profile to provide you with an appropriate, efficient and cost-effective risk transfer solution.

- What happens when your work of art is damaged beyond repair?
- Who would you contact if your antique books were water damaged and needed urgent attention?
- How can your insurance policy help with valuation?
- Can insurance offer more than financial indemnification?

## WHAT IS COVERED?

We place insurance for many types of art and collectibles including, but not limited to:

Paintings	Furniture
Sculptures	Classic cars
Antiquarian books	Fine wines
Libraries	Coins and stamps
Musical instruments	Natural history collections
Manuscripts	Furs
Jewellery	Historic buildings

## WHO IS COVERED?

We service a huge range of organisations and individuals including, but not limited to:

Museums	Art dealers
National collections	Auction houses
Local councils and city councils	Living artists
Government entities	Exhibition organisers
Universities	Shippers and packers
Libraries	Corporate collections
Galleries	Private collections

## COVERAGE HIGHLIGHTS

All of our policies are tailored to match your collection and to provide flexibility. We provide worldwide “nail-to-nail” coverage for collections at premises or in transit, on exhibition, loaned, in storage, on consignment, or otherwise.

Typical coverage includes:

- “All risks” of physical loss or damage.
- Bespoke basis of valuation.
- Depreciation following partial loss.
- Costs of repair and restoration.
- Worldwide transit and premises risks.

We also work closely with our clients to offer bespoke coverages and innovative solutions that meet their specific insurance needs.

This can include additional coverages not readily available in the market, including:

- Cover for legal costs and loss when an object’s provenance or title is disputed.
- Costs of restoring historically or culturally significant objects which may be in excess of the market value of the work.
- Contingency cover for when you need an umbrella coverage in case your insurance does not respond.
- Automatic cover for new acquisitions to a collection.
- Cover for the costs of cancelling an exhibition, or art fair cancellation fees.
- Protection for digital artwork.
- Cover for misappropriation of funds.
- Death of artist cover.
- Cover even when only part of a pair or set of items is damaged.

## WHY USE MARSH’S FINE ART TEAM?

We support a diverse range of clients, including some of the world’s largest auction houses, museums and exhibitions. Each of our clients benefit from a tailored and personalised service.

In the event of a loss we add value by handling your claim efficiently and effectively, using the experience and expertise of our dedicated claims team and our global network.

## CONTACTS

For full details please contact:

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