

# Fine Art Coverage

Fine art collections can include paintings, sculptures, drawings, prints and more. These high-value items can be at risk of loss, theft or damage. Unfortunately, many individuals and organizations that deal with fine art may not realize their standard insurance policy isn't enough until it's too late.

## Great art deserves great protection

Great American offers fine art insurance for museums, galleries, private collections, libraries and conservators. Our underwriting expertise allows us to provide customized coverage that responds to the unique needs of your clients and their belongings.

## With Great American, you'll find:

- Dedicated crime division
- Extensive industry experience
- Tailor made policies
- Experienced in-house underwriting staff
- Nine offices in North America
- Prompt and accurate policy issuance
- Relationship with global risk mitigation firm

## Fine Art coverage enhancements

- Limits up to \$50 million available
- No standard warranties that would void coverage
- Access to world class loss prevention and investigation
- Specialized U.S. based Fine Art claims team
- Coverage provided for loss of or damage to fine art that is owned by Assureds or for which they are legally liable
- Domestic and international shipments covered
- Includes items out on loan or on loan to the Assured

## Fine Art coverage highlights

You can help your clients better understand and evaluate their risk and exposure by asking these questions:

## What kind of property is covered by Fine Art insurance?

- *Here are examples of unique properties that may be eligible for protection under a Great American Fine Art policy:*
  - Fine art
  - Collectibles
  - Musical instruments
  - Stamps and coins
  - Vintage Vehicles
  - Rare books

***We can provide coverage for Special Property for physical loss or damage.***



## Contact Us

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Fidelity / Crime Division

## Are adequate safeguards in place?

- How are these risks protected from theft or damage?
- Are they covered to full value?
- Will the policy pay to have a damaged item restored and cover any loss in value?

*A standard property policy isn't likely to cover them adequately.*

## Is your inventory accurate?

- How do you keep track of your collections?
- How often are your records and appraisals updated?

## Domestic or international exhibits

- Do you loan and/or borrow items?  
*U.S. and international locations are covered under a Great American Fine Art policy. We're a U.S. domiciled carrier writing on admitted paper, so your clients will not have to pay any U.S. surplus lines taxes.*

## Customize it!

You can tailor insurance coverage to meet the specific needs of your clients with the following program policy options:

### Blanket

- Artist
- Museum & Cultural Institution
- Private Collector
- Conservator
- Dealer
- Framer
- Library

### Scheduled

- Museum & Cultural Institution
- Private Collector



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