

DUAL

Fine Art & Collectibles

Collections

Tailored coverage for priceless collections

Experienced and customized insurance solutions for a variety of privately or corporately owned collections including (but not limited to) paintings, sculptures, ephemera, jewelry, couture, rare books and manuscripts, antiques and other objects of artistic or historic merit.

Our Fine Art team is a premier provider of fine art and collectibles insurance, excelling in providing bespoke solutions for tough-to-place risks, with coverage as unique, dynamic and personal as the collections and collectors themselves. During a time when insurance carriers are pulling out of exposed regions and leaving valuable collections without coverage, our specialists provide custom fine art specific coverage coupled with exemplary service, allowing for an effortless transition for those collections.

Key features

- Worldwide wall-to-wall coverage with ability to provide solutions for non-named international locations
- Terrorism coverage available
- Primary, excess or mysterious disappearance coverage available
- Jewelry coverage for personal collections
- Flood, wildfire and earthquake coverage included for critical and non-critical CAT exposures
- Additional coverage available including defense costs for defective title, damage while at any repairing, restoring and retouching service, automatic acquisitions provision, confiscation coverage and more
- Collection specific adjusters for art, wine and jewelry
- Coverage available for frames, stands, shadow boxes and other such materials utilized for exhibiting property
- Coverage for owned property, property of others on consignment, sold but not delivered and in the CCC of the insured
- Coverage for art reference library
- Coverage for furniture fittings and fixtures not of a fine art nature used in connection with the insured business
- Coverage for furniture and fixtures of a fine art nature owned by the insured not for sale
- Minimum premium: \$2,500
- Flexible appraisal requirements
- Blanket and/or scheduled coverage available
- Scheduled, agreed and/or current market value offered

Our appetite

- Personally owned collections (scheduled/blanket)
- Corporately owned collections
- Trusts, estates and LLCs
- Fine art/sculptures
- Jewelry (in-vault, home safe and wearing)
- Couture (includes wearing)
- Collectible cars (non-driven)
- Coins, stamps, bullion and much more

Excluded classes

- Jeweler's block
- Fine art packers and shippers
- Rug dealers
- Cash in transit

Policy form flexibility

- Non-admitted DUAL proprietary policy forms
- Open peril fine art specific coverage form
- Ability to follow specialty broker manuscript forms
- Ability to follow form with domestic carriers for quota share and excess placements

Limits available

- Maximum limit of \$100m for primary placements
- Maximum limit of \$100m for excess placements
- Minimum attachment point of \$25m for excess placements



Get in touch

For more information about our Fine Art program, please contact or send submissions to:

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