



DUAL

Fine Art & Collectibles

Comprehensive solutions for fine art and collectibles anywhere

Crafted insurance programs, designed to match your client's unique property and collections – underwriting on a primary, excess or quota share basis.

Our fine art and collectibles program offers brokers comprehensive coverage solutions tailored for a variety of art collections including paintings, sculptures, ephemera, jewelry, couture, rare books and manuscripts, antiques and other objects of artistic or historic merit. With options for fine art dealers' stock, museum collections, traveling exhibitions and more, our specialists lean on deep expertise in underwriting and claims handling in the fine art and collectibles space to deliver specialized coverage for what matters most.

Key features

- Coverage designed for museums, traveling exhibitions, fine art galleries, private dealers, as well as private and corporate collections
- Worldwide coverage with ability to provide solutions for non-named international locations
- Terrorism coverage
- Wall-to-wall coverage for domestic and international fairs and exhibitions
- Comprehensive worldwide transit coverage
- Primary excess or quota share cover available
- Jewelry coverage for personal collections
- Flood, wildfire and earthquake coverage included for critical and non-critical CAT exposures
- 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
- Additional coverage available including defense costs for defective title, damage while at any repairing, restoring and retouching service, automatic acquisitions provision, confiscation coverage, event cancellation and more
- Minimum premium: \$2,500
- Flexible deductible options

Our appetite

- Museums
- Universities and educational facilities
- Religious institutions
- Art galleries and private dealers
- Personal collectors, including jewelry collections
- Corporate collectors
- Municipalities

Limits available

- Maximum limit of \$100m for primary placements
- Maximum limit of \$100m for excess placements

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

Excluded classes

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

Get in touch

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

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