

# DUAL

## Fine Art & Collectibles

### Museum

### Specialized coverage for museum collections worldwide

Our Fine Art & Collectibles program provides brokers with comprehensive worldwide coverage for a variety of museum collections including (but not limited to) paintings, sculptures, ephemera, jewelry, couture, rare books, antiques and other objects of artistic or historic merit.

Our team specializes in tailoring coverage solutions for commercial museums and collections, private entities, religious institutions, historical societies and schools. Backed by deep expertise in underwriting and claims handling, our program provides specialized protection for collections wherever they are owned or displayed, ensuring each client's unique need is met with precision.



### Key features

- Coverage designed for small to large commercial and private museums, historical societies, schools and universities
- Worldwide wall-to-wall coverage with ability to provide solutions for non-named international locations
- Terrorism coverage available
- Primary excess or quota share cover available
- Flood 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 insureds art reference library and other reference material
- Coverage for furniture fittings and fixtures not of a fine art nature used in connection with the insured business
- Coverage for furniture and fixtures including video monitors, computer hardware and software used in connection with an installation or exhibit
- Coverage for crates and packing materials
- Coverage available for items on loan to insured museum or items while out on loan to others
- Coverage for property held by insured in trust, on loan or otherwise in CCC of insured
- Coverage for insureds interest in residuary gifts and jointly owned property
- Coverage for property owned by museum
- 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

## Limits available

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



## 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 form with domestic carriers for quota share and excess placements

## Get in touch

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

**Peter Gosselink**

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## Helping you do more

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