





YOUR CLIENT RELATIONSHIPS ARE VITAL TO YOUR SUCCESS. HTB CAN HELP PROTECT THEM.

Having over 500 art galleries insured, at Huntington T. Block we understand how important your clients are to you. Gallery owners nurture their client relationships, help build their clients' art collections, and serve as trusted advisors. Your clients respect your eye, your judgment, your reputation.

The most common fine art claim at galleries involves shipping damage. Should a claim occur to a piece of art during the shipping process to a favored client, having HTB's fine art policy, and the support that comes with our in-house claims specialists, can help preserve and enhance your client relationships.

PROGRAM HIGHLIGHTS

- Coverage provided on a 'wall-to-wall' basis; from your wall to other walls and all points in-between
- All risks of physical loss covered except what is specifically excluded in the policy
- The perils of "flood" and "earthquake" are typically included (subject to underwriting approval)
- Blanket limits provided on covered property you own, borrow, and while at other premises
- Valuation options provided:
 - Gallery (owned): Selling price less 20% or "cost" + 30%, whichever is greater
- Gallery (consigned): Consigned value + 10% (marketing and transit expenses)
- Worldwide coverage, including international transits and damage caused during shipping
- Our Fine Art Insurance offers low deductibles, and in some cases, no deductible
- No coinsurance clause
- In-house fine art brokers, underwriters and claim adjusters on staff



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INSURING THE WORLD'S TREASURES