





FINE ART INSURANCE FOR UNIVERSITIES

INSURANCE COVERAGE DESIGNED TO HELP PROTECT YOUR INSTITUTION'S RARE BOOKS, MANUSCRIPTS AND ART COLLECTION.

With some of the most prestigious university museum and art collections insured in the U.S., at Huntington T. Block, we understand that your fine art insurance is only a single line item in a large insurance portfolio. Here are two examples of how we can help cut costs and increase your coverage:

- To keep costs down, most universities carry a high deductible on their property insurance. Our Fine Art Insurance has a zero deductible. Removing your art collections from your property package and placing it with HTB can help you avoid a major financial loss should a claim occur.
- The cost per \$1,000 of coverage on a property insurance package is generally higher than our standalone Fine Art Insurance. By removing your art collection from your package policy, and placing it with HTB, can save you money on your annual premium.

PROGRAM HIGHLIGHTS

- Coverage provided for your institution's fine art, historic collections, art library, rare books, crates, vitrines, frames, display cases, video equipment and registration records
- 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
- 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