









YOU TREASURE YOUR COLLECTION. WE'RE PASSIONATE ABOUT PROPERLY PROTECTING IT.

Our personal insurance advisors, with specialized expertise in fine arts, share in your enthusiasm for your collection and in its personal value to you. As such, we offer an unwavering commitment to properly insuring your collection through a distinctive, highly personalized insurance solution. Generations of families rely on us for dependable coverage, competitive pricing and dedicated service.

FINE ART INSURANCE POLICY HIGHLIGHTS

- Broadest coverage available: our 'all risk' policy provides coverage for all types of loss, including
 loss due to breakage, flood, and mysterious disappearance, typically not covered by homeowners
 insurance. Your collection will be protected around the clock, and around the world, including when
 on loan for public exhibition. These are the only exceptions: war, terrorism, nuclear event, wear and
 tear, insects, vermin and inherent vice
- Flexible coverage limits: each piece can be insured individually, through blanket limits, or using a combination of the two
- Customizable policy form: should you require particular policy wording, we'll work with our insurance carrier partners to provide a customized form that meets your unique needs
- In-house claim adjusters: specialize in handling fine art claims for museums, art galleries and private collectors, so you benefit from our deep knowledge and expertise
- In transit protection: extra coverage is available for domestic and international transits
- · Special coverage enhancements:
 - Fine Arts legal liability
 - Waivers of subrogation
 - Registration papers and records
 - Valuation clauses
 - Newly acquired property clause





HTB INSURING THE WORLD'S TREASURES

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