# Fine Arts Insurance (Commercial)

Property & inland marine - coverage overview, limitations and how to get a quote



## OVERVIEW

Fine arts coverage protects paintings, sculpture and collectibles on an agreed value basis, and carriers want appraisals, security and handling procedures.

## WHAT'S COVERED

**Owned artwork**
Art owned by the business at agreed values.

**Consigned work**
Art on consignment from artists or collectors.

**Transit**
Art moving to shows, buyers or framers.

**Exhibitions**
Art on display at other locations.

**Breakage**
Accidental breakage of fragile pieces.

**Good to know**
Recent appraisals and a professional fine arts packer or shipper usually improve terms.

## WHY SOCIETIES INSURANCE

**Independent agency**
We work for you, not for one insurance company.

**50+ carriers compared**
We shop A-rated markets for coverage and price.

**Licensed advisors**
Licensed in 29+ states, with real people to call.

**Free, no obligation**
Quotes cost nothing and you choose what to buy.

## LIMITATIONS & EXCLUSIONS

**Typically not covered for this product:**

- × Wear and tear
- × Restoration or retouching damage
- × Inherent vice on most policies

**All policies:**

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

## HAVE THESE READY

- Schedule of works with appraisals
- Gallery or display security
- Shipping and handling methods
- Consignment agreements

## HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

## Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

**800-616-3490** **info@societiesinsurance.com**

**societiesinsurance.com/fine-arts-commercial/**

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