



Fine Art + Collectibles

| a division of Berkley Asset Protection

# Driven by Passion Defined by Expertise

MUSEUM COVERAGE

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## MUSEUM COVERAGE

*As the largest domestic insurer of museums in the United States, we have a wealth of knowledge and experience supporting cultural institutions through all facets of their operations. Whether items are within the walls of your institution or thousands of miles away on loan, our coverage steps up to provide peace of mind and reliable support, delivering on the promise to our insureds and broker partners, offering tailored coverage unrivaled claims experience guaranteed to exceed expectations.*

### Customized Coverage

Our policies are designed with museum operations in mind and address more than the standard perils of transit, theft, fire, flood, and protection, expanding to include:

- Automatic coverage for lenders and other loss payees
- Valuation to protect against currency fluctuation
- Replacement in kind for items borrowed from the Library of Congress
- Financial reward coverage for the return of stolen or damage property
- Coverage of the indemnity deductible if an item or exhibit is insured through the Federal Indemnity program

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# 85%

*of all claims are settled in  
the first 30 days*

# 40 yrs

*of focused fine art and  
collection claims*

# 25%

*of policy limit by category  
allowed for newly acquired  
property*

## MUSEUM COVERAGE

### Exceptionally Responsive

Empowered fine art underwriters work with speed and attention to detail, delivering reliable turnaround times and availability by phone and email for any questions or coverage needs.

### Tailored Risk Management Guidance

We help you proactively identify and eliminate potential issues and claim triggers. Our risk consultation services allow you to tap into our team's extensive loss control and specialized fine art institutional experience, working with you to create a customized plan to safeguard your museum collection and mitigate risk from unforeseen events. Our services include:

- Security inspections, including storage sites
- Security, camera, and alarm consultations
- Staff security and loss prevention training
- Transportation, shipping, packing, and storage protocols
- Severe weather and disaster planning

We are pleased to share insider access to a network of fine art specialists, packing and installation teams, restoration professionals, and market experts.

### White Glove Claims Handling

Under the direction of global fine art claims expert Greg Smith, EVP, our claims department sets the industry standard for unparalleled service and support. Our team offers:

- A globally respected claims team with over 40 years of focused fine art and collections claims experience
- 85% of all claims settled within 30 days to help minimize operational interruptions
- Experience across all types of collections, from historical paintings to contemporary artworks, artifacts, and other unique collectible classes

*We're proud to celebrate over 15 years in business. Fine Art & Collectibles is one of four focus areas of Berkley Asset Protection, an A+ rated niche insurance provider and part of the W.R. Berkley Corporation.*

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage ordered by any insurer is subject to the actual terms and conditions of the policies as issued. Certain coverages may be provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation through licensed surplus lines brokers. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. Berkley Asset Protection Underwriting Managers is pleased to write on behalf of three W. R. Berkley Corporation member companies for domestic risks, utilizing StarNet Insurance Company and Great Divide Insurance Company on an admitted basis. [art@berkleyassetpro.com](mailto:art@berkleyassetpro.com)

