

Protecting Your Private Collections and Fine Art

Collections tell a story. Beyond the provenance of each piece, the works you've gathered reflect your experiences, passions and achievements. Protecting them requires the same care and discernment that guided their acquisition. Whether you own a few treasured items or a comprehensive, curated collection, our Fine Art and Private Collections specialists bring the knowledge and perspective needed to safeguard your legacy — so your story endures for generations to come.

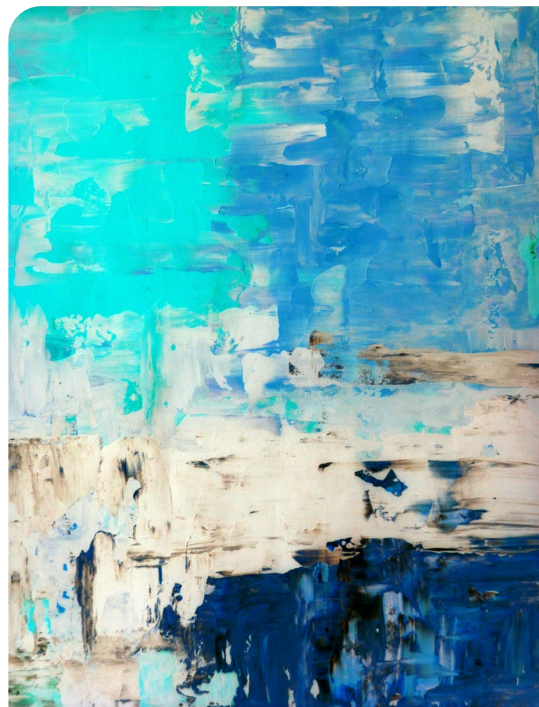
Risk Strategies Fine Art advisors help collectors preserve the value and enjoyment of their acquisitions through tailored insurance and proactive risk management solutions. We evaluate your existing program, identify potential gaps, secure appropriate coverage and design a comprehensive strategy to mitigate future risks. Our approach is grounded in trust, confidence and long-term protection.

Insurance Considerations for Your Collections

While a homeowners policy can provide protection for personal property, it often falls short for high-value items or extensive collections. As your collection grows — whether carefully curated or accumulated over time — it's important to know when a dedicated collections policy becomes appropriate. Together, we can review your current coverage, identify potential gaps and recommend when it makes sense to transition to standalone protection.

A distinct collections policy helps safeguard tangible assets such as:

- Fine art
- Jewelry and watches
- Wine and spirits
- Antiques
- Memorabilia
- Collectibles
- Musical instruments
- Stamp collections
- Designer clothes, handbags and shoes
- Gold, bullion and precious metal collections
- Numismatics (coins, paper money)



Specialized Solutions for Private Collections

- **Large collection capabilities:** Manage the complexities of extensive collections, including layered policies across multiple insurers.
- **Home manager training:** Provide staff with guidance on preventing damage from environmental conditions, transport, display and storage.
- **Art-specific liability:** Secure coverage for unique liability exposures, from transport and installation to exhibition and maintenance.
- **Policy valuations and appraisals:** Verify accurate limits through updated valuations and streamlined appraisal processes.
- **Loan agreement reviews:** Confirm the insurance aspects of loan and consignment agreements are structured to help mitigate risks.
- **Collateralized art loans:** Meet lenders' insurance and risk management requirements when using art as collateral for bank loans.
- **Disaster planning:** Develop formal disaster plans to protect collections from fire, flooding, hurricanes and other catastrophic events.
- **Claims support:** If you have a large or complex claim, our in-house team of claims and fine art specialists can work with you to help facilitate an accurate, fair and timely settlement.

Contact us to discuss your collections and fine art:

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Preservation, Mitigation, Recovery and Resilience

For discerning collectors, our risk management services complement the expertise of your trusted advisors, curators and conservators:

- Vulnerability assessments for works on display, in transit or in storage
- Severe weather and environmental preparedness planning
- Referrals to vetted appraisers, shippers and restoration professionals
- Guidance on inventory systems and digital cataloging solutions
- Security and theft prevention assessments

We help anticipate common loss drivers and provide recommendations to minimize risks before they occur.

Protecting Value, Preserving Legacy

When it comes to protecting fine art and valuable collections, sentimental worth is just as important as financial value. Our specialists collaborate with you to provide comprehensive protection and ongoing guidance, keeping you informed about underwriting requirements, emerging risks, coverage enhancements and renewal considerations.

Risk Strategies places and manages insurance for some of the most complex fine art risks in the market — serving prestigious galleries, high-net-worth families, artist estates, foundations, family offices and major museums. We also work closely with collectors at every stage, from those beginning their collections to those stewarding generational legacies.

Connect with us to discuss protecting your private collections for generations to come.

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