

BLOG

Can You Save Your Art Collection from Climate Change?

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This year has been full of major [challenges](#) for the fine art world. The global pandemic has forced some galleries and museums to close their doors, art fairs have been canceled internationally, and auctions and exhibitions have moved online. The biggest challenge facing the industry, however, predates COVID-19 and may prove harder to mitigate.

Climate Change and Fine Art

Museums have been worried about the impact of climate change on their collections for [several years](#). Hurricane and wildfire seasons start earlier and produce even more violent storms and infernos than the years previous. Other natural disasters are worsened by climate change as well — earthquakes, tornadoes, droughts, flooding, heat waves and so on. They all pose significant risks for damage to art collections. As these disasters become more frequent, the cost of insuring art for museums, galleries and private collectors becomes equally problematic.

Basic homeowners policies may not cover artwork damaged by flooding or smoke, especially if your collection wasn't properly [catalogued](#). Collectors need to be aware of the new realities of the rapidly hardening market as well as the inevitability of climate change-related risk. The best way to reduce possible disaster effects is to work with experts to put together a strong contingency plan.

How to Prepare

As we have [previously shared](#), the first and foremost way to protect your art collection is **to have a disaster plan in place**, well in advance of hurricane and wildfire season. Retain professionals to move your art, either to a safe room within the property or to another location for storage. You can notify these professionals months in advance of hurricane or wildfire season and prearrange a moving date, or you can make a priority reservation with a moving company just in case the need should arise. Wait three days before a storm is scheduled to hit and you're likely to find that everyone in the city is trying to book the same company.



As you make contingency plans, **triage what you own**. Organize your list by importance well ahead of any disaster so that you know what you must have evacuated. Level one would be highest priority items; then less important but still highly valuable pieces; things you can afford to lose...and so on. And don't forget to include things like family photos in your list! Take the time to really evaluate what is most important to you. Having this inventory of the pieces in your collection will also be important when making claims for lost or damaged art.

Finally, collectors need to start thinking about the worst-case scenario for climate change. The next several years will likely see an increase in natural disasters in terms of frequency, severity and spread, putting more areas at risk. For those who are able, **consider housing collections in lower-risk areas on a permanent basis**. Permanently moving collections is not a precaution everyone can take, particularly established galleries and museums. And many private collectors want their artwork on display in their homes. However, from a practical standpoint, the best way to keep your art safe is to house it somewhere relatively free from climate change disasters.

Climate change is making it much more difficult to protect and insure art collections. However, by working with a team of experts to put together a disaster preparedness plan, you can still give yourself the best chance at avoiding future losses.

Want to learn more?

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