



Fine Art & Collectibles Dealer Coverage

DUAL's Fine Art & Collectibles program provides bespoke insurance products specifically catered to cover the unique needs of a dealers stock in trade.

The experience and knowledge of the DUAL Fine Art & Collectibles department in both underwriting and claims handling makes DUAL the perfect fit for providing unique and bespoke coverage solutions not only for storefront galleries but also for private dealers working out of an apartment or other non-commercial space. The business of buying and selling artwork is a complex business with a lot of moving parts, and DUAL has the resources to cater our coverage to meet those unique needs.

Program Highlights

- Worldwide coverage territory with ability to provide solutions for international locations, including terrorism coverage
- Worldwide wall-to-wall coverage for domestic and international fairs and exhibitions
- Comprehensive worldwide transit coverage
- Primary excess, or quota share cover available
- Flood and earthquake coverage included for critical and non-critical CAT exposures
- Additional coverage available including defense costs for defective title, damage while at any repairing, restoring & retouching service, automatic acquisitions provision, confiscation coverage, event / art fair cancellation coverage, and more
- Efficient platform: low touch for low threshold accounts
- Minimum premium: \$2,500
- Flexible deductible options

Target Classes

- Fine art galleries
- Private art dealers
- Antique/antiquities dealers
- Dealers of ephemera

Excluded Classes

- Jeweler's block
- Standalone jewelry
- Fine art packers & shippers
- Rug dealers
- Cash in transit
- Conservators
- Artists
- Numismatic dealers

Underwriting Contact

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