



Fine Art & Collectibles Museum Coverage

DUAL's Fine Art & Collectibles program provides insurance products for a variety of museum collections including but not limited to paintings, sculptures, ephemera, jewelry, couture, rare books and manuscripts, antiques, and other objects of artistic or historic merit. On a worldwide wall-to-wall basis.

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 commercial museums and collections but for private entities, religious institutions, historical societies and schools. Wherever collections are owned or displayed, DUAL Fine Art & Collectibles has the expertise, skill and ability to cater a product to specifically address each client's needs.

Program Highlights

- Coverage designed for small to mid sized commercial and private museums, historical societies and schools and universities
- Worldwide wall-to-wall coverage territory with ability to provide solutions for international locations, including terrorism 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 cancellation and more
- Efficient platform: low touch for low threshold accounts
- Minimum premium: \$2,500
- Flexible deductible options

Policy Form Flexibility

- Non-admitted DUAL proprietary policy forms
- Ability to follow specialty broker manuscript forms
- Ability to follow form with domestic carriers for quota share and excess placements

Limits Available

- Maximum limit of \$30M for primary placements
- Maximum limit of \$50M for excess placements
- Minimum attachment point of \$25M for excess placements

Target Classes

- Museums
- Universities & educational facilities
- Religious institutions
- Municipalities

Excluded Classes

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

Underwriting Contact

Peter Gosselink

EVP, Fine Art & Collectibles

845-598-7155

pgosselink@dualinsurance.com