



Fine Art & Collectibles

DUAL's Fine Art & Collectibles program provides insurance products for a variety of art collections including but not limited to paintings, sculptures, ephemera, jewelry, couture, rare books and manuscripts, antiques, and other objects of artistic or historic merit. Fine Art dealers stock in trade, museums collections and traveling exhibitions coverages also available.



Program Highlights

- Coverage designed for museums, traveling exhibitions, fine art galleries, private dealers, as well as private & corporate collections
- Worldwide coverage territory with ability to provide solutions for international locations, including terrorism coverage
- Wall-to-wall coverage for domestic and international fairs and exhibitions
- Comprehensive worldwide transit coverage
- Primary excess, or quota share cover available
- Jewelry coverage for personal collections if part of a larger Fine Art schedule
- 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
- Art galleries & private dealers
- Personal collectors, including jewelry collections
- Corporate collectors
- Municipalities

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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