

Fine Art and Antiques Insurance - FactSheet

Fine Art and Antiques insurance –

Insuring fine art and antiques requires a specialist insurance policy from a specialist company.

Our insurers include individual collectors, dealers and exhibitors as well as museums and galleries. We also offer insurance cover specifically designed for professionals in the world of fine art, such as auctioneers and valuers.

Cover:

1. Our broad coverage means all your possessions are automatically covered wherever you are in the world, including for breakage.

2. Agreed value approach – you can be reassured that your possessions are covered to the agreed insured value without quibble. In the event of damage or a loss, you will receive payment for the exact amount listed for the item – with no deductions.

3. Specified cover means you can agree on an insured value for individual valuable items. In the event of a loss, you will receive the exact specified amount with no deductions.

4. If an item is damaged, our insurers will pay to restore it as perfectly as possible. Plus we will compensate you for any loss in original value due to the damage.

5. Some items cannot be replaced like-for-like. So you have the choice of replacing an item with something similar from your own supplier, or keeping the full cash settlement.

6. We only require valuations for very expensive items and Macbeth has negotiated preferential rates with leading valuation companies.

7. If you lose one item of a pair or set, you can choose to receive the full replacement cost of that pair or set if you provide us with the remaining piece.

Macbeth Premier Clients have specialised in high value home insurance for over 15 years and have a wealth of experience. We will provide you with an exceptional level of personal service and a dedicated account manager will handle your policy from inception to renewal including a complete claim service so you can just relax and leave matters to us.

