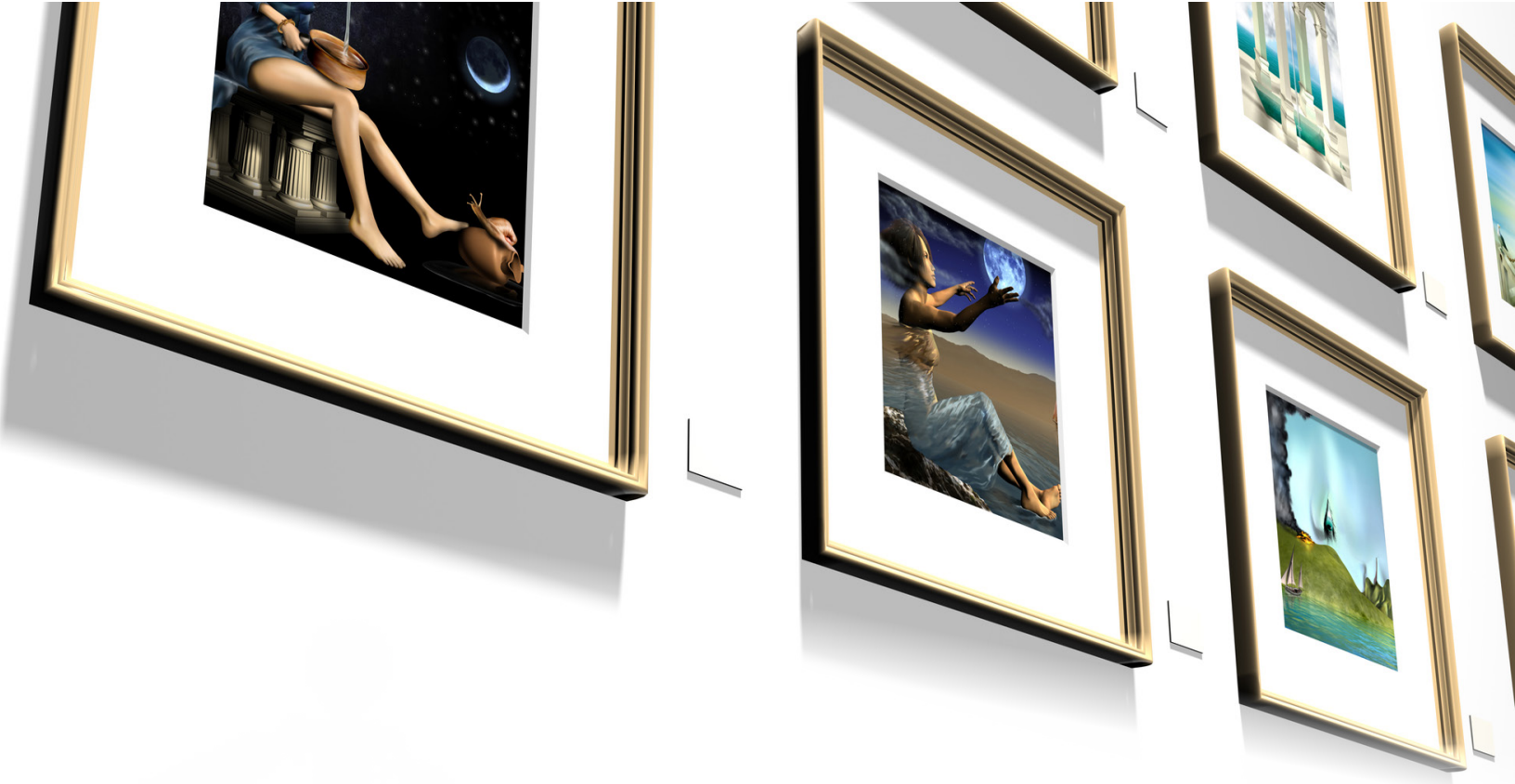




Jan Matejko, 1892 r.
ŚWIĘTA KINGA
SAINT KINGA

Fine Art

INSURANCE



FINE ART INSURANCE

Whether you are a professional dealer or just have an avid appreciation for art, we understand art can have sentimental as well as substantial monetary value. Every collection is unique and requires specialized coverage to protect against loss or damage.

Fine Art Insurance offers such protection, no matter the size, type of art work, or location. Accidents happen at the least opportune moment regardless of the security measures in place. It is important to have the proper insurance in place to secure such a rare investment.

Fine
Art

- Private Collections
- Corporate Collections
- Museums
- Exhibitions
- Galleries

UP TO:

USD \$100,000,000

(AGREED VALUE)

COVER SUMMARY :

Protection Against:

- Fire
- Flood
- Loss in the Mail
- Natural Disaster
- Theft
- Burglary
- Accidental Damage or Breakage
- Other damage or loss, unless specifically excluded.

- Paintings
- Etchings
- Pictures
- Tapestries
- Art glass windows
- Rugs
- Statuary
- Marbles
- Bronzes
- Antique furniture
- Books
- Antique silver
- Manuscripts
- Stamps
- Porcelains
- Coins
- Bric-a-brac

NEW ACQUISITIONS:

New acquisitions receive immediate coverage; up to 25% of the total amount insured (Up to USD \$5,000,000) if underwriters are notified within 60 days and insured pays the extra premium to make coverage effective.



Policy Benefits

- No Deductible
- Replacement
- Restoration
- Lost Value
- In Storage
- On Premises
- In Transit Coverage
- Unnamed Location Coverage
- Loss Buy Back Provision
- New Acquisitions
- Wall to Wall Coverage
- On Loan/Consignment
- Itemized or Blanket Coverage
- Choice of Settlements in event of loss

OUR UNDERWRITERS ARE
READY TO ASSIST YOU

Our underwriters have the insurance experience to address any risk or exposure. Knowledge of industry laws and practices helps us ensure your property is insured to market value.



WHATS NEEDED FOR A QUOTE?

1. Estimated market value of objects to be insured
2. Description of objects to be insured
3. Location of items to be insured(Building, construction details)
4. Security measures in place (security locks, alarm system, exterior lighting, permanent windows, camera surveillance, etc.)
5. Loss history, if any



EXCLUSIONS

The underwriters are only liable to the extent that any other valid insurance would fail to cover any claim if this insurance had not been issued.

This insurance does not cover:

- Loss or damage caused by or resulting from: natural ageing, gradual deterioration, inherent defect, rust or oxidation, moth or vermin, warping or shrinkage;
- repairing, restoring, retouching, or any similar process; (aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by storm, frost or fire.
- Loss from or damage in or on unattended vehicles, unless in the custody of a competent professional carrier.
- Electrical or mechanical fault or breakdown.
- The amount of the deductible stated in the schedule for each and every loss.
- Loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts or foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- Loss or damage caused by or resulting from confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss, any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from :
 - ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,) nuclear reaction, nuclear radiation or radioactive contamination.



REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

Lloyd's Financial Market Ratings

A⁺

STANDARDS & POOR'S A+ (Strong)
FITCH RATINGS A+ (Strong)

A

A.M BEST A (EXCELENT)



CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN
UNDERWRITERS AT **LLOYD'S OF LONDON**

ADMINISTERED BY :
ATLAS UNDERWRITERS
United States, FL 33325