

Keeping your fine art safe
in an emergency

CHUBB®



Personal Risk Services

Keeping your fine art safe in an emergency

You have worked hard to build the collection that you display in your home or on your property. In the event of an emergency, make sure that your household knows what to do to protect your fine art and collectibles from harm.

Make sure you're adequately protected in case of loss.

- **Regularly review your insurance schedule** to confirm that values are up to date and all of your recent acquisitions have been added to your policy.
- **If you don't have it already, consider adding specific coverage for your artwork.** While homeowner's policies are designed to protect a home and its contents, most limit protection for fine art, jewelry, wine, antiques, and other collectibles. A Chubb Valuable Articles policy provides the protection you need if your items are lost, stolen, or damaged.

Document your artwork and create a list of emergency contacts.

Keep both paper and digital copies of your collection inventory, as well as any original invoices or documentation you have for each work of art. Store backup copies at a secure off-site location.

- **Complete an annual inventory** of your collection and note where each piece is displayed. (See chart below as an example) An inventory should include basic identifying information for each object (artist, title, date, medium, dimensions), as well as photographs, condition, value, and the location of the piece. Be sure to update the inventory throughout the year if items are acquired, sold, reappraised, or moved to new locations.
- **Create a priority list** in case your artwork needs to be evacuated. Consider prioritizing items that are of sentimental, financial, or historic value. Your list can be an extension of your inventory and should include the object, location, as well as any special security or packing/handling requirements.

Location	Location2	Collection/ Object	Security	Handling/ Packing
Living Room	Display case	Delacroix sketchbook	Locked case - keys with super	Soft packing
Living Room	Left wall	René Magritte oil on canvas	Screwed to wall with security hardware	Custom crate stored in basement
Master Bedroom	Second floor, master bedroom	Andreas Gursky photograph	Screwed to wall with security hardware	Custom crate stored in basement



Pablo Picasso, *Buste de femme*,
Living room east wall



Jackson Pollock, *Untitled*,
Dining room west wall



Chinese porcelain vase,
Family room



Alexander Calder, *Untitled*,
Master bedroom

- **Create a collections map on a floor plan of your home.** This can help you and others quickly locate your priority items in case of emergency. (See above.)
- **Make a list of collection service providers with contact details, including email and cell phone numbers.** This should include art handlers, transporters, fine art storage facilities, and conservators.

Develop an emergency plan.

Think ahead to what you might need if an emergency happens. Even the small details or items can save you time and keep your pieces safe.

- **Consider what you'll need to move your artwork.** Keep a supply of gloves - powder-free nitrile for most artwork, and work gloves for heavy sculpture. You may also want to store flashlights, batteries, portable generators, fans, dehumidifiers, mops, extension cords, and chamois cloth.
- **Store pre-fabricated custom crates and packing materials** on-site or in a local storage facility in case your artwork needs to be moved from your home and stored off-site temporarily.
- **Identify a secure area to temporarily store your artwork or collectibles on-site.** Choose an interior room, away from windows, and not directly under roofing. Store your artwork at least six inches off the floor on sturdy shelving or foam blocks.
- **Install a back-up generator.** This can help maintain your home's temperature controls, humidity levels, and alarms. In preparation for a natural disaster, be sure you have local and regional sources for fuel, as distribution lines may be impacted and supplies may run low. Should your generator be damaged in a disaster, consider moving items to a fine art storage facility with climate controls.

Schedule regular home inspections.

To ensure that your artwork is safe, regularly have your home inspected and maintained. This should include an on-site inspection to:

- Ensure that alarm systems, including smoke detectors, are functioning properly.
- Identify pre-existing water marks, moisture and/or water accumulation, peeling paint, mold, and other signs of physical damage like cracks or buckling floors.
- Facilitate repairs where needed, and relocate artwork if it is at risk.

Special instructions for outdoor sculptures.

Your best solution is to move your outdoor sculptures inside. However, if this is not possible:

- Install a pre-fabricated impact-rated solution or use a non-abrasive protective wrapping to safeguard sculpture from flying debris. Secure with a wind-rated harness and anchor.
- Falling trees and branches can damage outdoor sculpture and existing structures. Consult an arborist who can perform periodic inspections to remove dead or diseased branches and maintain the overall health of your trees.

For further guidance, contact your agent or broker to be connected with a Chubb Fine Art & Collections Specialist.

Chubb. Insured.SM

© 2018 Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by U.S. based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600 Form 02-01-0803 (Ed. 05/18)