

A collection of antique coins and medallions is arranged vertically on a light-colored wooden surface. The items include several silver coins with intricate designs, some showing a hand holding a staff, and several gold or copper medallions with various figures and symbols. The coins are interspersed with braided cords of different colors and patterns.

**Where the  
arts and  
insurance  
meet.**

*art*  
INSURE  


## **| Contents**

**| About Artinsure**

**| Our Purpose**

**| What We Insure**

**| Our Approach**

**| Our Difference**

**| Our Contacts**

***“Art is in an asset class of its own. Not only because the works themselves are unique and irreplaceable, but because, unlike most insured items, they continue to appreciate in value.”***

## | About Artinsure

**We are underwriting managers with an exclusive focus on art and related assets. By combining our passions and expertise in art and insurance – together with our extensive global networks in both - we have a complete and unique understanding of this specialist asset class. This enables us to provide tailored and cost-competitive solutions to meet its unique risk protection needs.**

As well as paintings, sculptures and other artworks, our scope includes collectables, furniture, jewellery and all decorative arts. Contrary to perceptions that art insurance is reserved for high-value items and collections, we insure right across the spectrum, from:

- the most prized items of world-renowned art to modestly valued items of aesthetic interest

- serious investment pieces to family heirlooms
- major corporate collections to individual, privately-owned works
- items that are permanently located in private homes (or offices, galleries or other public spaces) to those temporarily in transit or on exhibition to
- the commercial art world.

Our clients include private investors, corporate collectors, auctioneers, valuers, exhibition organisers, galleries and museums, and we are delighted to be regarded as the preferred insurance provider for respected names such as: the Everard Read Gallery, the Goodman Gallery, the Iziko Museum, Stevenson Gallery, Strauss & Co, SMAC Gallery, William Humphreys Art Gallery and participants in the major South African Art Fairs.





## | Our Purpose

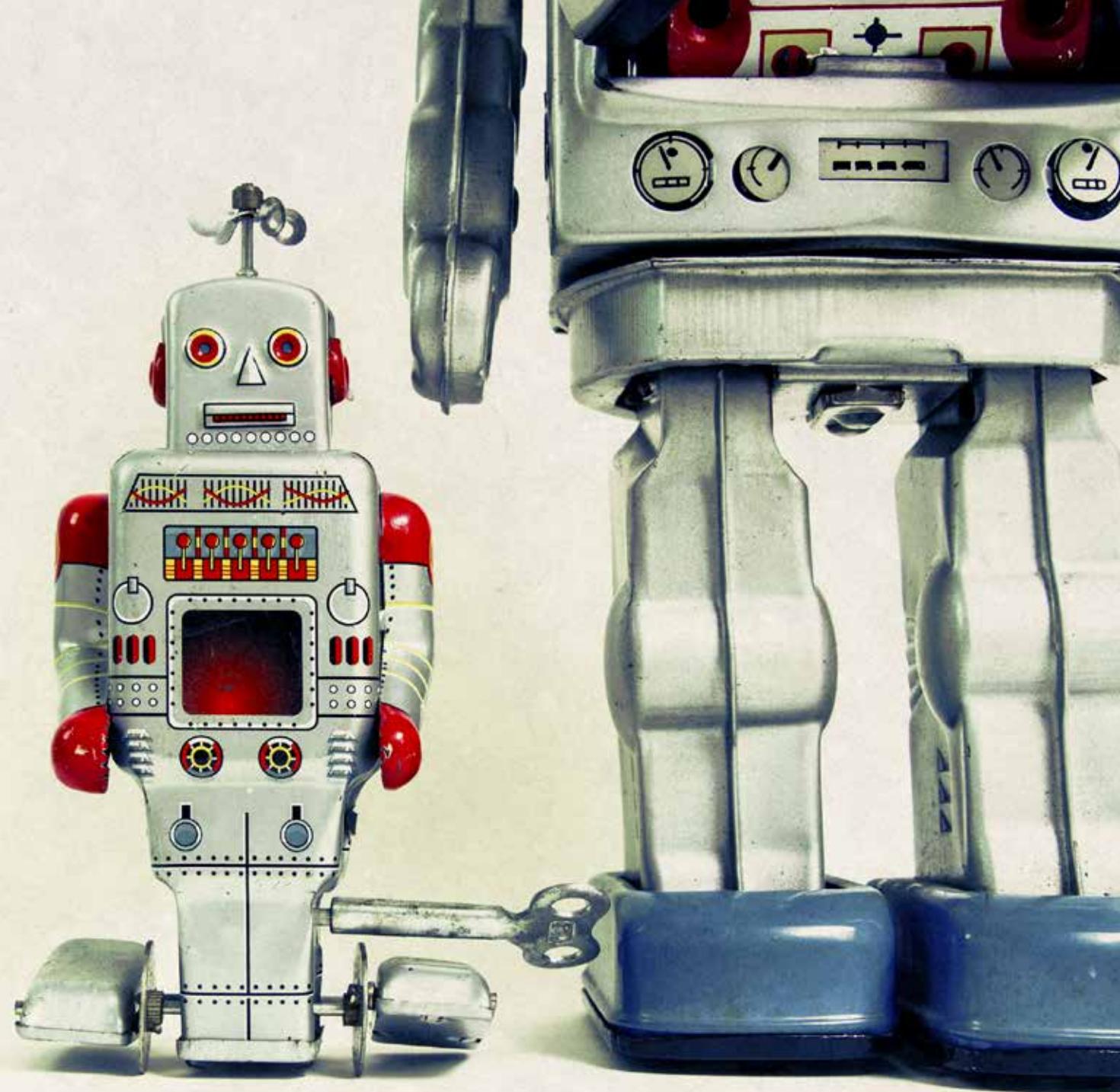
Traditionally, art insurance has been most valued by patrons who wish to secure and preserve their heritage but – as the collecting community steadily expands to include growing numbers of individuals and institutions who purchase art as a wealth-creating investment – it is increasingly being viewed as a strategic risk protection solution.

Artinsure's objective is to use our specialist knowledge and extensive network to help our clients protect the appreciating assets they value - irrespective of the reason they own them, or their financial worth, provenance or perceived artistic merit.

## | What We Insure

We provide cover for the spectrum of classic and contemporary decorative arts and collectables. Please note that the categories listed here are not exhaustive and we will be happy to consider insuring any item that can be broadly classified as an appreciating asset.

- Antique and period furniture
- Books
- Carpets
- Clocks
- Ephemera
- Gemstones and ornamental minerals
- Gold, silver and precious metals
- Jewellery
- Metalware
- Militaria
- Musical Instruments
- Numismatics (coins, paper currency and medals)
- Objets d'Art
- Objects of Virtue
- Paintings, sketches, prints, photographs
- Philatelics (postage stamps, postmarks, items of postal history)
- Political memorabilia (documents, artifacts)
- Porcelain, pottery, ceramics, glass
- Scientific instruments
- Sporting memorabilia (tickets, programmes, kit, equipment)
- Statues and sculptures
- And more





## | Our Approach

Most art claims relate to accidental damage, water damage or (less frequently but more expensively) theft, and all have a profound effect on value. To optimise the prospect of a full payout in the event of a claim, experience tells us it is imperative to understand the risk fully and ensure that expectations are clarified up front.

So Artinsure's approach is to recommend a professional valuation at the outset. (We have a panel of professional valuers available who are able to assist our clients in determining the values of their collections). From specialist appraisers and adjusters, to restorers, recovery agents, Interpol, Scotland Yard and the FBI, we have expert connections around the world, in every area of the art business, so our clients are assured of being in the best professional hands at every stage.

Appreciating assets behave differently in the event of a loss and that is our differentiator. Working together we are able to ensure that, if an insured item is damaged, destroyed or stolen, we can respond accordingly, whether it be to restore, settle, or assist with recovery - but, crucially, we are confident of returning you, our client, to the same financial position they were in before the loss. Furthermore, Private and Corporate Collection policyholders have the right to decide on indemnity and declare the affected item a total loss. In the commercial arena, we establish a basis of valuation/settlement at the outset, providing clarity of knowing exactly how a claim would be settled.

Since Artinsure was established in 2007, all valid claims have been fully met and all losses fully settled which explains why more than half our quotes become orders.

## | Our Difference

**We have a passion for art, in all its forms, which enables us to appreciate the attachment clients have for the items they own – be they emotional, aesthetic, historic or economic.**

We also have an excellent understanding of the risks that can beset art assets and the array of options available to protect them. By combining our left-brain thinking with our right-brain creativity, we deliver uniquely appropriate solutions.

We have no direct contact with clients and work exclusively through broker networks. This means Artinsure helps add value to the client-broker relationship by allowing both parties to take advantage of our specialist knowledge and contacts without

requiring any themselves.

Though we offer products and services that are undeniably specialist, arranging insurance is an uncomplicated process. Simply identify a treasured item that may warrant specialist cover and Artinsure will take it from there. If we are provided with the valuations, risk address, security and relevant claims records, we will quote the same day.

Since Artinsure insurance policies are not subject to General Average, the cost is at least comparable to (if not more competitive than) standard assets cover.

For frequently asked questions, please refer to **[www.artinsure.co.za](http://www.artinsure.co.za)**.





## | Our Contacts

Please do not hesitate to contact Artinsure should you have any additional queries, or contact your broker to arrange for an obligation free quotation.

**E:** [info@artinsure.co.za](mailto:info@artinsure.co.za)

**T:** 0861 111 096 | (011) 351 5375

**F:** 0860 780 333

**W:** [www.artinsure.co.za](http://www.artinsure.co.za)



An authorised financial services provider  
(Reg. No. 2007/004929/07)

# Hollard.

Underwritten by The Hollard Insurance Co. Ltd,  
an authorised Financial Services Provider