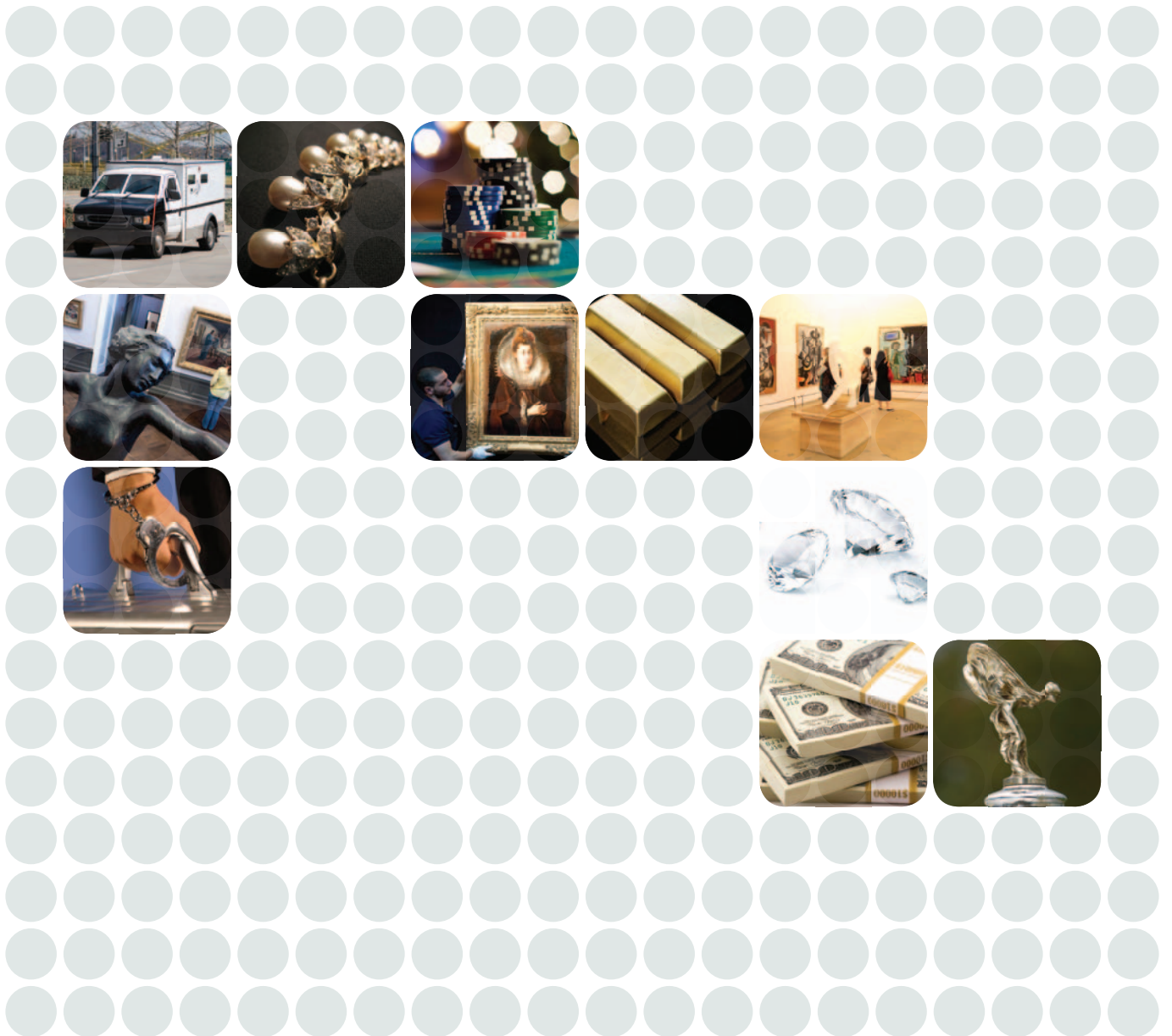


# PROTECTING VALUABLES FROM THE UNUSUAL TO THE TRADITIONAL

Fine art and specie





## DEFINING FINE ART

Many people consider fine art to simply be paintings and antiques, but this is not the case. Fine art encompasses a whole range of unique items including unusual or obscure valuable objects. Often, organisations do not realise the intrinsic value of their corporate collections which tend to be undervalued and inadequately covered. Many corporate companies mistakenly believe that their collections are covered under their property insurance; in the event of a claim their property policy is unlikely to respond or cover the full value such collections.

## BROAD RANGE OF FINE ART AND SPECIE SOLUTIONS

Whether you require cover for prototypes and first productions of products, old machinery, manuscripts and memorabilia, or more 'traditional' items of art, Zurich can provide you with the cover you need. We offer a broad range of Fine Art and Specie insurance solutions including Fine Arts, Jewellers Block, General Specie, and Cash in Transit.



## FINE ARTS

Fine Art insurance includes paintings, photographs, sculptures, antiques and collectibles, memorabilia, classic car collections, wine collections and historic machinery.

### Customers include:

- museums and galleries
- commercial dealers
- private and corporate collectors
- exhibitions organisers.

### Coverage

- All risks of physical loss or damage.
- Static and transit coverage.
- Unnamed location.
- Whilst on loan/at restorers.
- Depreciation cover.
- Terrorism coverage in transit and for theft.
- Defective title and ancillary coverages.



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## JEWELLERS BLOCK

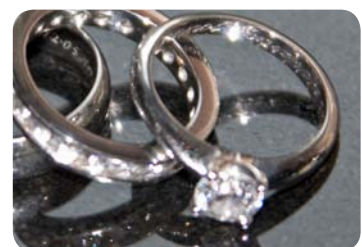
Jewellers block includes gemstones of a precious or semi-precious nature, jewellery made from metal of a precious or semi-precious nature, as well as pearls.

### Customers include:

- jewellery manufacturers
- jewellery wholesalers
- jewellery retailers
- private clients.

### Coverage

- All risks of physical loss or damage.
- Static and transit coverage including sales persons.
- Sendings cover domestic and international.
- Exhibition cover.
- Wearing cover.
- Terrorism coverage in transit and for theft.
- Defective title and ancillary coverages.



## GENERAL SPECIE

Our General Specie offering includes items of high intrinsic value such as precious metals, cash and bullion, as well as other negotiable and non-negotiable instruments.

### Customers include:

- armoured car companies
- banks and stockbrokers
- casinos
- printers of bank notes
- precious metals/minerals mining and processing
- supermarkets.

### Coverage

- All risks of physical loss or damage.
- Mysterious disappearance/loss.
- Static and transit coverage.
- Infidelity coverage available.
- Terrorism coverage for transit and theft.



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## CASH IN TRANSIT

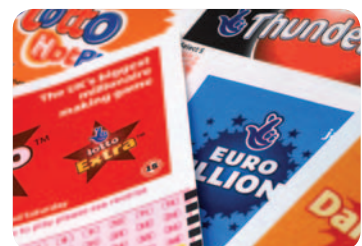
We provide Cash in Transit insurance for specialist companies that carry high value items such as cash, jewellery and valuables in a secure manner. Cover is not restricted to just transit, in fact we can also provide protection while valuables are in a specialist secure location.

### Customers include:

- banks
- armoured car companies
- post offices.

### Coverage

- All risks of physical loss or damage.
- Mysterious disappearance/loss.
- Static and transit coverage.
- Infidelity coverage available.
- Terrorism coverage for transit and theft.





## WHY CHOOSE ZURICH?

### MARKET LEADING EXPERTISE

Our Fine Art and Specie team are recognised as leaders in the UK and internationally for providing expert solutions conveniently under one policy. We provide financial protection for some of the world's most highly valued and treasured items.

### PARTNERSHIP

In partnership with your broker, we are able to provide tailored insurance cover that meets your exact requirements.

### DEPTH OF SOLUTIONS

Our depth of service experience ranges from loss control and risk management expertise to safeguard your property, through to responsiveness in loss adjusting and claims administration should the unthinkable happen. We have partnered with leading risk management and valuation experts to help you prevent losses and to ensure that you're assets are appropriately insured across the spectrum of fine art and specie.

### COMPETITIVE CAPACITY

We can offer competitive capacity of up to GBP 50 million for the right risks.

### CLAIMS SERVICE

Our experienced claims professionals are there for your when the unthinkable happens. We pride ourselves on swift service to help you avoid interruptions to your operations.

#### CLAIMS EXAMPLE ONE:

A museums' archives suffered water damage due to incorrectly fitted sprinklers.

#### HOW ZURICH HELPED

With the help of our third party loss adjusters, we quickly arranged for all archives to be transferred to a secure freezing centre to prevent further degradation to historically valuable materials.

#### OUTCOME

Immediate access to expertise and mitigation techniques meant we were able to help the museum to minimise further damage and preserve history.

#### CLAIMS EXAMPLE TWO:

During the 2011 London riots, a jewellery customers stock was looted.

#### HOW ZURICH HELPED

- On the day that Zurich was notified of the claim, we deployed loss adjusters to ascertain the level of damage/loss.
- The claim was settled within 14 days of notification.

#### OUTCOME

Swift support meant that the level of business interruption was minimised during a particularly stressful time.

For more information speak with your broker. Alternatively, speak with your usual Zurich contact or call us on **+44 207 648 3200**.

**Zurich Global Corporate UK**

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The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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