



Stackhouse Poland

Fine art collections



Fine art can be presented in many forms including paintings, sculpture, contemporary design furniture and antiques to name but a few. Any of the above pieces can be a great investment with the potential to increase in value significantly, depending on the collection and artist.

We pay particular attention to these collections and separate these from your general contents because these items may actually be less expensive to insure than other items. Our insurers take the view that the risk element to Fine Art and Antiques is usually just fire and water damage, as it would be unusual for the painting on the wall or antique dining room table to be stolen in a burglary. Therefore why pay more than you need to?

A specialist insurance broker will arrange the right cover for your collection. You will also get the added benefit of Death of Artist Cover and Defective Titles along with many other extended benefits that you would not find with a standard insurer.

Tips for insuring your fine art and antiques

- Contact your insurance broker - the first step to insuring your fine art is to talk with your insurance broker and consult with them as to how best to cover your collection.
- Ask detailed questions - ensure that your fine art and antiques are separated from your general contents and are covered on an All-Risk basis, and check whether your insurers have applied any terms to your policy coverage.
- Ensure the Fine Art is covered - your fine art may be stored at home, or in a holiday home, so make sure your broker is aware where the items are being kept so that they are fully protected.
- Get an appraisal - if your fine art collection is growing, it may be necessary to get a valuation for your collection. Speak to your broker and see if this can be arranged via your insurance company.
- Create an inventory - an accurate inventory with an up-to-date value helps you and your insurer understand your insurance needs and helps you manage your collection. It is a way to avoid being under-insured.

Talk to us

For advice on protecting your luxury assets please speak to your Stackhouse Poland representative. Call us on **0330 660 0401** or email us at privateclients@stackhouse.co.uk.

www.stackhouse.co.uk

Stackhouse Poland Ltd is authorised & regulated by the Financial Conduct Authority in respect of General Insurance business. Our firm's reference number is 309340, which can be checked by visiting the FCA website. SP076/19