



Inland Marine | Fine Art & Collectibles Insurance

Intact Insurance's Fine Art division offers more than just insurance coverage. We provide confidence and peace of mind for our clients' most prized possessions. Whether they are a discerning collector protecting a treasured collection, a prominent museum preserving antiquities for years to come, or a renowned Art Dealer championing a roster of influential artists, our tailored solutions are designed to meet your unique requirements. We are not a one size fits all carrier.

We help you navigate the complexities of Fine Art risks nationally and internationally by combining local expertise with a global reach to ensure seamless protection wherever a collection resides and travels. Backed by exceptional service and deep market expertise, we deliver an exceptional experience that enables you to safeguard your cultural and artistic assets with confidence, precision, and ease.

Market Focus

We partner with brokers and clients across the Fine Art ecosystem, including:

- Museums, Exhibitions, University and Cultural Institutions
- Private and Corporate Collections, including Family Offices
- Private and Commercial Dealers
- Artists Studios
- Conservators
- Framers

Coverage Capabilities

Our Fine Art policies are purpose-built to address the specialized risks of the art world, offering flexible structures and customized terms:

- **Worldwide Coverage**, including transits
- **Basis of Valuation Options** — Market Value, Agreed Value (or a mix of both)
- **Earthquake coverage**
- **Terrorism coverage**
- **Automatic Acquisitions**

- **Mysterious Disappearance**
- **Defective Title**
- **Follow Form Excess** coverage for high value risks
- Blanket, Scheduled, or Blended Limits
- Flexible Deductibles and Customized Endorsements
- **\$300M capacity** across all Fine Art & Collectibles lines of business

Financial
strength



Operations and Exposures We Understand

Our underwriting team has deep experience with the operational complexities associated with Fine Art & Collectibles risks, including:

- Fine Art in permanent and temporary storage
- Domestic and international transit
- Installations and de-installations
- Loans & Consignment agreements
- Traveling Exhibitions and Art Fairs
- Aggregation management and CAT exposure

Claims Philosophy

- Fine Art Claims expertise
- Conservation-first response with restoration emphasis
- Discreet and sensitive handling throughout the claims process
- Reputation-aware resolution strategies

Work With Us

Intact Insurance's Fine Art division is committed to providing long-term, stable capacity to the global art community — combining financial strength, specialized expertise, and disciplined underwriting to protect cultural assets.

Specialist-Led Underwriting

Risks are underwritten by Fine Art specialists on admitted paper "A+" rated, with dedicated expertise.

Clear Appetite and Decisive Authority

Defined underwriting parameters support consistent decision-making and responsive turnaround.

Risk Management and Conservation Focus

We emphasize loss prevention, vetted Fine Art service providers, and conservation-first outcomes whenever possible.

Sustainable Pricing Discipline

Underwriting reflects exposure, valuation rigor, and confidence in risk management practices.

Long-Term Broker Partnerships

We prioritize collaboration, transparency, and service excellence to support durable broker relationships.

Where We Write

Available to write business in all states, except KS and MO.

No Form Restrictions: AL, AK, AZ, CO, DE, FL, GA, HI, ID, IN, KY, MD, ME, MI, MN, MS, NC, ND, NH, NJ, NY, OH, PA, RI, SD, TN, TX, UT, VA

Form Restrictions* Apply: AR, CA, CT, DC, IA, IL, LA, MA, MT, NV, NM, OK, OR, SC, VT, WA, WI, WV, WY

More states coming in 2027

**In restricted states, account-specific manuscript endorsements may be available, subject to filing requirements.*

Let's start something.

For submissions, partnership discussions, or additional information, please contact the Fine Art underwriting team or visit intactspecialty.com by scanning the QR code.

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