



Inland Marine | Fine Art Insurance Solutions

Specialist Coverage for Museums, Collectors, Galleries and the Global Art Market

Intact Insurance's Fine Art division within our Inland Marine business provides specialist coverage and expertise for high-value artworks and cultural property worldwide. With disciplined underwriting, a conservation-first mindset, and over 20 years of Fine Art and art-world experience, our team protects art wherever it is stored, displayed, transported, loaned, or exhibited.

Market Focus

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

- Museums and Cultural Institutions
- Private, HNW, and UHNW Collections
- Family Offices
- Art Dealers and Commercial Galleries
- Artists and Studios
- Corporate, University, and Institutional Collections
- Foundations, Nonprofits, and Historic Properties
- Religious Institutions
- Exhibitions, Art Fairs, and Fine Art Transit Risks

Coverage Capabilities

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

- **All Risk Physical Loss or Damage**
- **Worldwide "Wall-to-Wall" Coverage** — in storage, in transit, and on exhibition
- **Automatic Acquisitions**
- **Market Value or Replacement Cost Valuation Options**
- **Artwork of Others**, including loans and consignments
- **Mysterious Disappearance** (select risks)
- **Defective Title** (select risks)
- **Breakage of Fragile Articles** (select risks)
- **Earthquake and Flood** (where applicable)
- Blanket, Scheduled, or Blended Limits
- Flexible Deductibles and Customized Endorsements
- Preservation of property coverage sublimit
- Follow form excess for high limit risks

Financial strength



Operations and Exposures We Understand

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

- Fine art in permanent and temporary storage
- Domestic and international transit
- Installations and de-installations
- Loans, consignments, and temporary locations
- Off-premises exposure at galleries, exhibitions, and fairs
- High-value, fragile, and irreplaceable works
- Aggregation management and CAT exposure

Claims Philosophy

- Art-trained claims professionals
- Conservation-first response with restoration emphasis
- Discreet, sensitive handling of UHNW and institutional clients
- 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 with dedicated Inland Marine and Fine Art 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.

Let's start something.

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

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About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; inland marine; management liability; ocean marine; technology; trade credit and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, an indirect subsidiary of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty (P&C) insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. Our business has grown organically and through acquisitions to over \$22 billion of total annual premiums. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, which wholly owns Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, and OBI National Insurance Company, a Pennsylvania insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Financial Corporation, visit: intactfc.com.