



# Art Dealer Coverage

## Why Entrust Us with Your Art Dealer Insurance Needs?

The art marketplace is drastically evolving as the world becomes more digitalized. While art has predominantly been exhibited in traditional brick-and-mortar galleries, there is a trend toward moving to a flexible gallery/online model. However, the potential for losses due to human error or natural disasters remains a constant concern for the industry, regardless of the physical or virtual nature of the gallery environment. The business of buying and selling art presents very specific and unique exposures as artwork is constantly installed, deinstalled, handled and shipped worldwide. Accordingly, dealers require comprehensive and flexible coverage that responds to the frenetic pace of the art community, while avoiding any serious gaps in coverage.

Our art dealer insurance provides coverage for stock and merchandise owned by, on loan to, or consigned to the dealer or gallery. This includes art in transit, in storage, at a restorer or on exhibition.

Additionally, our policies provide broad physical loss or damage coverage for premises, transits and exhibitions on a “wall to wall” basis for domestic and international shows, as well as stock at unnamed locations.

## What You Can Expect

As a member of the Tokio Marine Group, our team of highly experienced and knowledgeable underwriters, claims handlers and art market experts have built a worldwide reputation on the professionalism, availability and responsiveness provided to each of our clients. Change is inevitable, but it is critical that your insurance consistently and thoroughly meets your evolving business needs.

## Policy Highlights

- Art fairs and trade shows coverage
- Art reference library coverage
- Bailee legal liability coverage enhancement available
- Covered property includes inventory, loaned items, objects on consignment
- Minimum policy deductible: \$1,000
- Minimum policy premium: \$2,500
- Natural catastrophe exposure restrictions may apply

## Submission Requirements

- Completed application, including prior loss experience
- Sample/template of consignment and loan agreements used
- Documented experience as gallery owner/dealer
- List of projected attendance at art fairs and trade shows
- Sales history



**TOKIO MARINE**  
**HIGHLAND**

Christiane Fischer  
President  
Fine Arts Division

917.561.2992  
christiane.fischer@tmhighland.com