

Private/Corporate Collection Coverage

Why Entrust Us with Your Collection Insurance Needs?

According to a survey by Knight Frank, the "joy of ownership" ranks as the number one motivation for collectors, outranking capital appreciation, safe financial haven, portfolio diversification and social status. With a collector's policy from Tokio Marine Highland, our clients can follow their passions, with the peace of mind that their collections are protected financially.

Our innovative and comprehensive policy options provide worldwide, all risk coverage for most causes of loss with no deductible – a feature that provides broad protection for our clients' most treasured possessions. As our clients' collections grow, each policy can be adjusted to include any additions. Whether purchasing for aesthetic or investment purposes, our policies provide tailored solutions to fully indemnify a collector from all partial damage or total loss.

All policies provide valuation options including Agreed Value, Current Market Value or Current Market Value-150%. Our clients can also choose between a scheduled or unscheduled policy whatever best suits their needs.

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. Our global network of professional partners and resources allows us to support our collector clients with all aspects related to the protection of their collections.

Policy Highlights

- Art reference library coverage included.
- Minimum premium: \$1,000.
- Newly acquired objects are automatically covered, up to 25% of the policy limit of insurance.
- No policy deductible requirements, deductibles options are available for rate credits.
- Scheduled and unscheduled policy options.
- Single or multiple location coverage.
- Valuation options include "agreed value," "current market value," or "current market value capped at 150%."
- Worldwide coverage.
- Restrictions for natural catastrophe exposure may apply.



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