



Fine Art & Collectibles Insurance

Tokio Marine Highland offers insurance coverage for physical loss and damage risks in the fine art and collectibles market segment. Our team of highly experienced and knowledgeable underwriters, claims handlers and art market experts offers a suite of tailored products and services. We 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 your clients with all aspects related to the protection of their valuable objects and cultural patrimony.

Coverage Highlights

- Broad all risk coverage of physical loss or damage
- Capacity of \$300 million per risk
- Low minimum premiums
- Stay risk and transit risk coverage
- Newly acquired objects automatically covered, up to 25% of the policy limit of insurance
- Superior claims management paired with loss prevention advice and disaster planning
- Collection management expertise
- Transportation, shipping and handling consultation
- Worldwide coverage

Who We Insure

- Private and Corporate Collections
- Trusts and Estates
- Museums and Foundations
- Exhibitions
- Galleries and Private dealers
- Conservators
- Artists
- Auction Houses

Financial Strength

Tokio Marine Highland is a leading managing general agent and a wholly owned subsidiary of Tokio Marine Kiln (TMK), a leading international insurer and member of Tokio Marine Group. As one of the largest carriers in the Lloyd's insurance marketplace, TMK's syndicates benefit from Lloyd's financial strength, including an A+ rating from AM Best.

The Tokio Marine Highland Advantage

Tokio Marine Highland offers a broad suite of customizable and innovative insurance options for fine art, private flood and specialty property. With the financial backing of international insurer Tokio Marine, clients can be confident in their coverage and benefit from our established track record of underwriting excellence, superior claims management and the highest caliber of customer service.

We don't just insure fine art and collectibles — we protect legacies. Our clients choose us to protect their valuables because of our expertise in the industry, our relationships with the best conservators, and our outstanding claims management team. With every policy we write and every claim we resolve, we demonstrate a level of care, insight, and responsiveness that consistently sets us apart — and lets our clients know Tokio Marine Highland has their collections covered.