



# Fine Arts Private Insurance

Artists

Auctioneers

Dealers and Galleries

Exhibitions

Framers and Restorers

Jewellers

Jewellery and Watch Collections

Museums

Private and Corporate Collections



# Tailored Insurance for Your Unique Collection

Whether you buy for sentimental or financial reasons, you want to protect your high-value investments. Aon's fine art insurance policy is specifically tailored to art dealers, private and corporate collectors, galleries, auctioneers, museums and jewellers. We can cover you for:

- Prestige home and contents
- Commercial buildings
- Commercial stock (including stock on consignment)
- Business contents
- Goods in transit
- Public and products liability
- Exhibitions and trade fairs
- Consequential loss (or loss of profits)
- Professional indemnity
- Defective title



Aon is the only insurance broker endorsed by the Australian Antique and Art Dealers Association (AAADA) and by the Australian Commercial Galleries Association (ACGA).



# Why Work with Aon?

## Expert Knowledge

An expert in providing insurance for antiques and fine arts, Aon is the only broker endorsed by both the Australian Antique and Art Dealers Association (AAADA) and the Australian Commercial Galleries Association (ACGA). We have a dedicated team of specialists who provide expert advice on insuring and managing fine art collections.

## Specialist Insurance

Unlike standard homeowner policies, which have limitations on coverage for valuables, Aon's fine art insurance is designed specifically for art collectors and investors. In addition to theft and fire, our specialist policy covers breakage of fragile items, as well as accidental and water damage. Regardless of whether it is a work of art, an antique or a precious piece of jewellery, you can be confident your investment is protected.

## Worldwide and Transportation Coverage

Whether you're moving houses or simply sending a painting to be re-framed, your valuable items are covered up to 90 days a year anywhere in Australia or the world, depending on your needs. For investment pieces, we even cover items while in storage, during transit and those displayed at external locations.

## No Limits on Cover per Item

We allow you to specify the value of your pieces upfront, with no limits on individual items. This means you know in advance what you are entitled to in the case of a claim, ensuring there are no surprises at settlement time.

## Cover for Loss of Value Due to Restoration

Fine art is unique; it can't be replaced by a similar model and in the case of damage, a simple restoration does not return the art to its original value. With Aon, not only will you be covered for the cost of restoration, we will also compensate you for any subsequent loss in value.

## Cover of New Items

With Aon's collector's policy you have the freedom to add and remove pieces from your policy. New items of up to 30 percent of collection value are automatically covered for up to 60 days without notification.

## Proven Claims Service

Aon has a proven track record of prompt and efficient claims service. Our experienced staff work on your behalf to ensure that claims are reported to the insurer promptly and efficiently.

## Nil Excess

If you do need to make a claim, you'll be glad to know that under Aon's collector's fine art policy there is no excess payable, which means you'll be covered for the full amount from the very first dollar.

## One-Stop Shop for Your Prestige Insurance Needs

In addition to providing best-in-class fine art insurance, we also offer prestige domestic coverage — superior home and contents insurance with the convenience of a single provider.



## How is Aon Different?

Choosing a broker is vital in finding the right underwriter when insuring your collection or business.

At Aon, we understand the exclusive and fragile nature of fine arts. Our specialist broking team are ready to help our clients address their unique risk exposures and challenges, and our dedicated claims team is there at every step of the process with hands-on support.

**Aon is in the Business of Better Decisions**



## About Aon

[Aon plc](#) (NYSE: AON) exists to shape decisions for the better – to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

Follow Aon on [LinkedIn](#), [Twitter](#), [Facebook](#) and [Instagram](#). Stay up-to-date by visiting the [Aon Newsroom](#) and sign up for News Alerts [here](#).

[aon.com](#)

© 2023 Aon plc. All rights reserved.

## Contact Us

**Georgia Cragg**  
+61 02 9253 7224  
[georgia.cragg@aon.com](mailto:georgia.cragg@aon.com)

**Jayne Marsh**  
+61 02 8623 4255  
[jayne.marsh@aon.com](mailto:jayne.marsh@aon.com)

[aon.com.au/finearts](#)