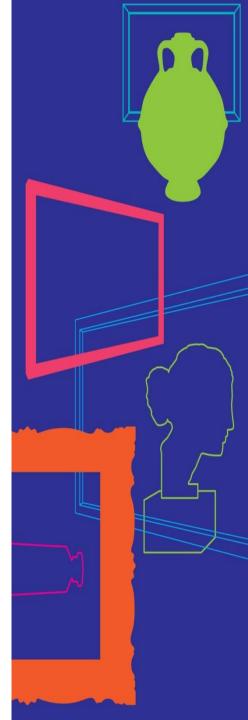


Fine Art Insurance 101 UNDERWRITING – A view from the company perspective



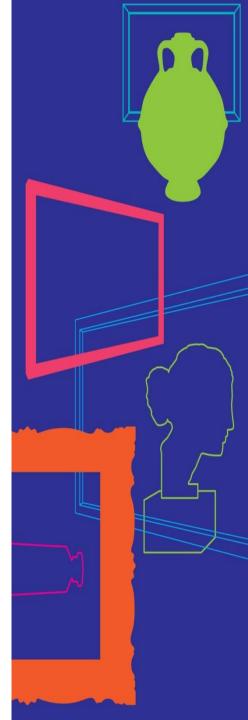
Underwriting

- Collection details
- Premises
- Geography
- Loans
- Policy Coverage Terms
- Claims



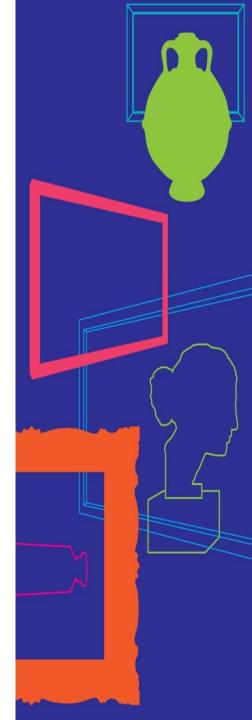
Collection

- Nature of collection
- Number of objects
- Values
 - Total
 - Top 10
- Location of higher valued objects



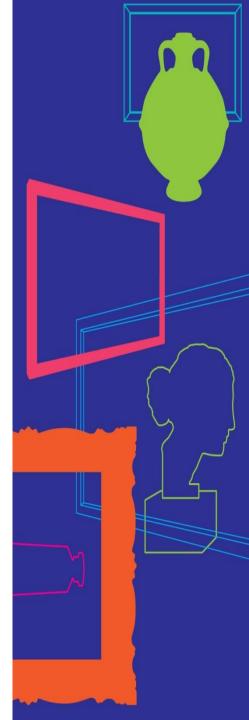
Premises

- Building details
- Gallery spaces
- Storage areas
- Physical protections



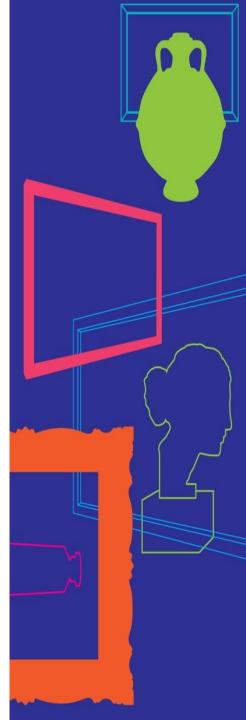
Geography

- Catastrophe prone locations
- Mitigation measures
- Disaster preparedness



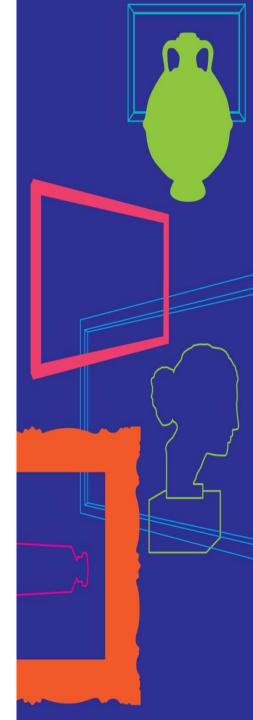
Loans

- Dates
- Venues
- Values



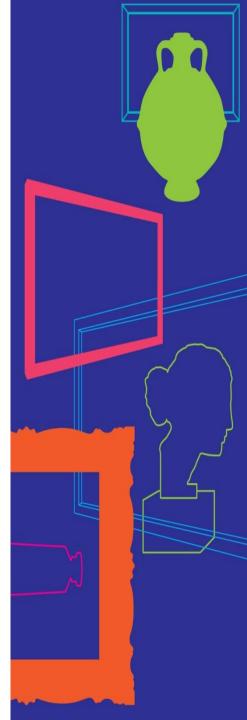
Policy Coverage Terms

- Premium
- Deductibles
- Sub-limits
- Renewals
- Changes in terms
- Changes in exposure



Claims

- Reporting
- Expectations



Questions <u>www.xlinsurance.com</u>





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case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the
facts of each unique situation. No representation is made that any specific insurance coverage would apply in the
circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.