



Protecting Your Fine Art and Collectibles

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As a collector, you may find that you have acquired more pieces than you can adequately display. In order to preserve the quality of the additional pieces, you will need to store them properly.

Enjoy Your Art Collection for Generations

Collections of fine art and other collectibles can be an expression of the owner's passions and interests. If collectors want their items to shine and impress for generations to come, they should consider purchasing fine art and collectibles insurance. Such insurance policies help protect the collection and retain its future value.

Depending your collection variety, you have two options for insuring it. If you have a large collection, but each piece is valued under £10,000, you can insure the entire collection with a blanket policy. If your collection is composed of several high-value pieces, you may benefit from insuring each piece individually. Regardless of how you to insure your collection, follow these tips to preserve its value.

Adding to Your Collection

To protect the value of the new pieces in your collection, review this information before purchasing them:

- The note of sale, which should list the name of the gallery, the artist, the name of the piece, its value and any other relevant information
- A letter of authenticity
- The history of the piece, such as who previously owned it
- Previous appraisal records

Staying Prim and Proper

To ensure that each of your pieces retains its quality, follow this guidance:

- Store pieces in temperature-controlled, archival-quality containers.
- Display pieces away from direct sunlight in temperature -controlled rooms.
- Clean with a brush or low-power vacuum—never apply cleaning solutions directly to the pieces.

Providing Collection Security

To ensure that you receive the appropriate cover amount for your collection, have each piece appraised before purchasing insurance. Fine art and collectibles insurance can include:

- Cover for physical loss or damage, including transit risks
- The option to repurchase a stolen piece after it has been recovered
- Compensation for loss of value if a piece was damaged during restoration
- Bespoke basis cover (eg agreed value, market value and restoration/theft recover)

To learn more about how to best insure your fine art and collectibles, contact Henshalls Insurance Brokers at 01952 820 358 today.

