

## Tailor-made solutions

To enable us to serve your ultimate needs, we are flexible in tailoring any kind of insurance cover based on your request with regard to the fine art and specie collection. Please do not hesitate to contact our business development representatives for assistance.

## Claims management

Our approach to handling claims places emphases on speed, professionalism and fairness. We take pride in ourselves for expertise and experience in claims.

Our depth of service experience ranges from loss control and risk management expertise to safeguard your property, through to responsiveness in loss adjusting and claims administration should the unthinkable happen.

We aim to build long-term relationships with you and our intermediaries. This shall lead to a more transparent relationship, which means we can share knowledge and help you manage your costs on risk. So whenever a claim arises, we'll involve you every step of the way, resolving it quickly and without complicating the matter.

We are also actively incorporating the claims team into the customer-focused underwriting operations of our business. This approach helps us understand what you need and deliver products and services that are perfectly suited to your needs.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

### About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong\*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

\* Source: Insurance Authority, based on gross premiums, 2018.

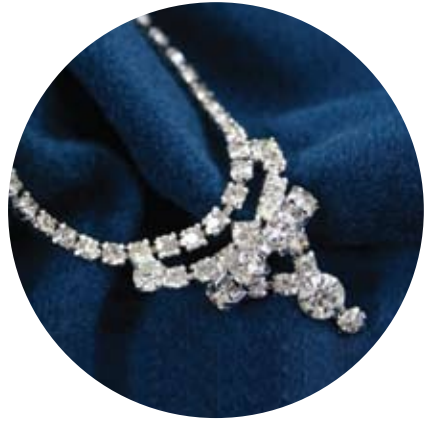
## To find out more

To find out more about the insurance, please call your Zurich insurance agent / broker or our business development representatives.



# Fine Art and Specie Insurance Series





Thriving in today's rapidly changing world involves properly managing exposure to risks. When insuring your most precious possessions, obtaining the best possible cover is paramount. The Fine Art and Specie team of Zurich Insurance Company Ltd specializes in offering risk management solutions for private, commercial, corporate and public collections of fine art and antiques, jewellery, collectibles, specie and other valuable properties.

We pride ourselves on understanding the often complex lifestyles and the business nature of our clients which allow us to tailor discreet insurance for a wide client range. Insuring your valuable possessions with Zurich's Fine Art and Specie Insurance Series, you can have peace of mind knowing your valuable possessions are receiving utmost protection against all risks of physical loss or physical damage whilst in storage or in transit worldwide.

Our customers include:

#### Fine Art

- Museums, galleries and libraries
- Heritage groups
- Private individuals
- Exhibitions
- Art and antique dealers
- Specialist collectible dealers
- Auctioneers
- Corporate collections
- Orchestras
- Restorers and appraisers
- Fine Art shippers and packers

#### Specie

- Jewellery and gem – manufactures, wholesalers and retailers
- Banks and other financial institutions
- Precious metal processors and traders
- Armoured courier services
- Casinos
- Safety deposit box facilities
- Precious metal and gem mining

#### Private clients

Zurich's Fine Art and Specie coverage is specially designed to provide superior cover for your valuable collection against all risks of physical loss or damage, including but not limited to theft, fire, robbery and wearing risk.

While your valuable collection can be included as part of your general household insurance policy, it is not uncommon for such policy to fall well short when it comes to providing appropriate coverage in the unfortunate event that any of your prized possessions are stolen, lost or damaged. Fine Art and Specie coverage requires distinctive underwriting treatment because of the unique characteristic of what you insure. It stands apart from standard household insurance policies in that it provides much broader and comprehensive cover.

Zurich's Fine Art and Specie Insurance Series offers exceptional worldwide coverage for your precious possessions and ensures your unique items are covered to the full extent of their value. With the insurance plan your valuables are automatically covered wherever you take them in the world. Our dedicated team of professionals applies an individual approach to each risk to your valuable collection; therefore, we welcome you to discuss particular requirements you may have.

#### Coverage highlights

Jewellers products aimed at manufacturers, wholesalers and retailers:

- Working upon cover
- Wearing risk
- Unattended auto cover
- Infidelity
- Furniture fixtures and fitting
- Sending cover
- International exhibition cover
- Entrustment cover

Fine art products aimed at private collectors, corporate collections, museums and art dealers:

- Exhibition cover including transits to and from
- Exhibition cancellation cover
- Defective title cover
- Liability to third parties
- Loss of value and depreciation

