



# Why Insure With Aon Fine Art?

Aon Fine Art caters to the exceptionally individual and diverse insurance needs of private collectors, fine art collections, and high-value property throughout Canada.

Aon Fine Art clients are passionate about their collections, whether small or large, emerging or established. When it comes to physical and financial protection, each collection requires bespoke treatment, making art-specific insurance an integral part of collecting.

Our goal is to protect and preserve art through individually-designed insurance policies. This ensures that should an artwork or collectible get damaged, it can be repaired or compensation will be supplied.

Fine art owners may not be aware of the benefits associated with a dedicated fine art policy. Leaving art and collectibles buried within standard insurance policies written by conventional insurance companies may create gaps in protection.

Aon Fine Art offers wide-ranging, all-risk coverage to properly protect collections. We are committed to providing a full service to our clients. This includes art, jewelry, and high-value collection valuations in partnership with our network of specialists, as well as individual consulting on how to best protect and preserve treasured possessions.

Other benefits can include:

- Worldwide protection\*
- Breakage coverage of fragile articles
- Coverage for new acquisitions purchased while travelling
- Market value protection
- No deductible in the case of a covered loss

*\*Territorial restrictions may apply.*

## Expertise, competence, flexibility, and reliability

Trust is integral when insuring objects of fine art and valuable private property. The Aon Fine Art philosophy by which we build trust with our clients is based on reliability, flexibility, competence, and above all else, expertise. Our fine art specialists have extensive art industry experience. When advising our clients who own luxury items, we work closely with our expansive network of preferred service vendors, including, but not limited to:

- Appraisers
- Restoration and conservation experts
- Framers
- Installers
- Packing, shipping, and art storage companies
- Collection management specialists



Aon Fine Art has a holistic approach that is aimed at protecting our client's property and lifestyle.

## Bespoke insurance solutions

Each work of art and each piece of jewelry is unique and therefore requires individual and sufficient protection. Conventional insurance policies do not meet these exclusive needs, for example, when an object is out on loan to a museum or at a conservation studio. By means of thorough risk analysis, independent appraisals, international market trend analysis, and objective comparisons of different insurance products, Aon Fine Art designs customized coverage that is competitively priced with premium insurance carriers.

## Protect and preserve

The most common causes of loss or damage to art and collectibles are: damage in transit, fire and water, accidental damage, and theft. Sometimes only a few security measures may suffice in order to prevent possible damage or loss. Aon Fine Art can consult with independent security and risk mitigation experts to provide:

- Customized loss prevention initiatives
- Collection management advice
- Catastrophe mitigation plans for flood, fire, hurricanes, and earthquakes

## Settling the claim

A painting can be damaged by smoke, a sculpture can be broken, a family heirloom can be lost. The advantages of a fine art insurance policy are most clearly demonstrated after such events. In the event of a covered loss, Aon Fine Art policies offer:

- Repair
- Replacement, or
- Cash settlement

With industry knowledge and expertise, Aon Fine Art can settle claims quickly, providing an outcome that meets the needs of the owner. With a world-class brokerage on your side, you will receive professional support and guidance, claims advocacy, and unbiased expertise.

## Events

Aon Fine Art specialists keep a pulse on the national and international art market. They participate in fine art and collectibles events nationwide, including international art fairs, museum and private gallery exhibitions, and international auctions, in addition to being involved in the local arts communities.

## What We Insure

- Fine art
- Wine
- Photography
- Sports memorabilia
- Jewelry
- Watches
- Rare books and manuscripts
- Antique furniture
- Rugs
- Stamps
- Coins
- Musical instruments
- Antique collectible firearms and armour
- Furs
- Silverware
- Collector cars
- ... and much more

Speak to an Aon Fine Art specialist to learn more about the benefits of fine art specific coverage.

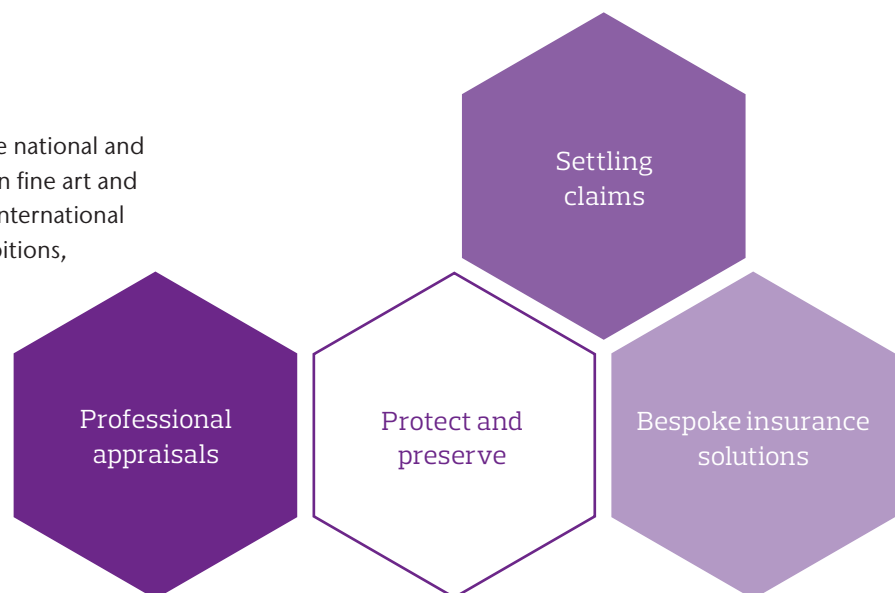
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## About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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