



Fine Art,
the art of being fully insured.



01

Art insurance since 1901

The value of artworks is influenced by subjective notions such as emotion, perception and association. Hiscox is a private insurer that recognises this and understands how art can fascinate. Art is rooted in our genes – our founder, Robert Hiscox, was a pioneer in art insurance 50 years ago.

01 Serving private collectors and professional art lovers

We are the preferred insurer for private collections, exhibitions and museums around the world.

02 All forms of art

Fine Art by Hiscox is a comprehensive insurance policy suitable for all forms of art, from stamp collections to a series of paintings by Rubens or engravings, sculptures, objects and installations. We also insure valuable rugs and carpets, valuable ceramics and jewellery. We cover private collections, corporate collections and museums.

03 At home, in an exhibition, during transport

Our Fine Art insurance covers virtually all risks. Whether at home, in an exhibition or during transport – anywhere in the world. Rest assured, anything that is not explicitly excluded is covered.

04 Fully insured

Hiscox knows better than anyone that every situation is unique so we offer customised solutions tailored to each collection and to your specific needs. By choosing Fine Art by Hiscox art insurance, we ensure that you can live your passion for art to the full.

02

Why choose Hiscox as an insurance partner?



A proven culture of service

We have been specialised in the insurance of works of art and heritage assets for 50 years. We therefore fully understand your expectations. Fine Art by Hiscox includes extensive and comprehensive insurance coverage that uses all available means to protect your art collections.



Customised insurance solutions

Fine Art by Hiscox offers comprehensive all risks coverage with exclusions, which means that everything that is not excluded is insured. This applies to your artworks at home, while they are with a restorer, and during transport, anywhere in the world. So you know exactly what to expect in the event of a claim.



Our philosophy in dealing with claims

Do you need to make a claim? We will handle your claim as soon as you report it. We always try to interpret your insurance policy in your best interest. If your loss is covered, you have three options: restoration, replacement or payment of the insured value. This sums up our philosophy.



Taking out coverage is fast and easy

You are always our priority. We have made the process for taking out coverage as easy as possible. Do you need more advice? Our team of specialists and art experts are at your disposal.



A vast network of experts

Our specialists (valuation, legal assistance, transport, restoration, storage, security, etc.) will act quickly in the event of a claim. Our experts can organise a preventive visit to your home during which they will appraise your most valuable items to ensure they are insured for their fair value.

03

How Hiscox will help if you make a claim

With more than 20 years' experience in the BeLux market and teams specialising in underwriting and claims, Hiscox knows the risks faced by collectors better than anyone.

Perfectly restored, easily compensated

A painting belonging to one of our policyholders was damaged when he moved house. The painting was by one of the greatest artists of the New School of Paris. We paid €215,000 in compensation to

our policyholder. This amount covered the damage to his work (up to 50% of its pre-claim value) and the cost of its restoration by a specialist.

An identical copy – a great relief

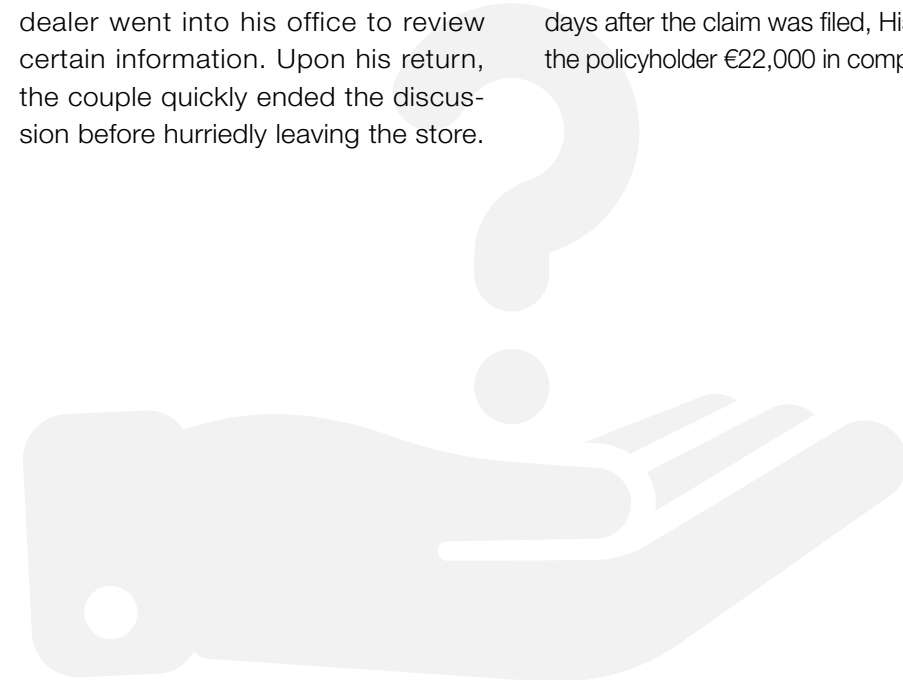
A sculpture worth €400,000 that our policyholder purchased in New York was broken while in transport to Belgium. To our policyholder's great relief, our

appraisal expert convinced the sculptor – a major name in the global art market – to produce an identical copy of the work.

A claim for compensation quickly settled

During a negotiation with potential buyers of a piece of furniture, an antiques dealer went into his office to review certain information. Upon his return, the couple quickly ended the discussion before hurriedly leaving the store.

The antiques dealer then noticed that a valuable silver bowl had been stolen. Two days after the claim was filed, Hiscox paid the policyholder €22,000 in compensation.





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