

FINE ART
BY HISCOX

FOR US, ART IS MUCH
MORE THAN A POLICY,
IT IS OUR

PASSION.



Since its beginnings, Hiscox has shared a passion for art and for its protection that has made us a reference point in this field. We are specialists, working together in art protection and we devote unique attention to all its insurance requirements. We appreciate each work as unique, through both our own collection and through art promotion and sponsorship activities.

Why Op de Beeck & Worth?

Op de Beeck & Worth is one of the leading private client Brokers in Spain, with 40 years of professional experience and a solid, growing reputation. Its clients include Spaniards and expatriates, private individuals and companies. Its reliability and independence, together with an in-depth market experience, make it the perfect company to manage the safety of your collections or business. Its international stature and its relationship with leading European insurance firms such as HISCOX allow top-quality products to be offered, along with an impeccable broking service.

Why Hiscox?

Hiscox was one of the first insurance companies to offer an exclusive insurance policy for works of art. Currently, it is the European-leader in art insurance and private clients. Insuring art requires specialists and the specific moment when a loss or damage occurs is when the value of having the best possible coverage may be appreciated.

Service quality

From the restoration of fragile works to the recovery of stolen pieces, our experience is very wide-ranging. When an insurance claim is filed, clients can be certain that it will receive unparalleled management. We are fully aware of the emotional component that a collection represents, regardless of its size or value; and we understand what a loss or damage means. Precisely because we share this feeling, we know which is the best possible coverage to guarantee that your collection is protected. At Hiscox we know about the importance of having a team of honest professionals, offering the client complete confidence. We have expert underwriters and we have agreements with highly experienced companies in the art world.

The product's target group

Private collectors, foundations, museums, etc. wishing to protect their collections against any risk or damage, anywhere in the world.

Coverage

Our insurance for works of art and objects of value offers fully comprehensive guarantees, as well as the tranquillity of knowing beforehand that anything that is not specifically excluded, is included.

Some of the advantages of the policy are:

- we pay the agreed value of the objects specified in the policy, right up to the insured amount;
- the loss or physical damage of the work anywhere in the world, including transport risks;
- in the case of partial damage, you decide whether we should restore the work and compensate you for any possible loss in value, or whether we pay you the total value of the work;
- pairs and sets clause: in the case of the loss or damage of a work that forms part of a pair, set or collection, we compensate the increase in value of the individual work as part of the aforementioned set, as well as any possible depreciation suffered by the collection.

Service in the case of an accident

Fairness in the evaluation of the accident.

- Objective interpretation of the policy's clauses.
- Flexible and effective processing of claims.
- We have expert contributors: assessors and restorers, who ensure the excellence of our claims management.
- We guarantee complete confidentiality and discretion throughout the process.
- We settle swiftly. If we do not settle the claim within ten working days following your acceptance of the proposal, we will pay the corresponding arrears interest.

Would you like more information?

This document is a short summary of policy coverage. If you wish for more information, please contact:

Op de Beeck & Worth Insurance Brokers

www.opdebeeck-worth.com

E art@opdebeeck-worth.com

T +34 952 88 22 73

F +34 952 88 42 26



Op de Beeck & Worth
Centro Comercial Guadalmina IV. Loc 97-98
29670 San Pedro de Alcántara, Málaga
E art@opdebeeck-worth.com
T +34 952 88 22 73
F +34 952 88 42 26

