Allied World’s Fine Art & Specie team has over twenty-five years of experience working closely with a wide range of clients from private individuals and specialist institutions to corporations and multinational organisations. As such, our underwriters have collaborated with some of the largest art collectors, dealers, museums, jewellers, diamond dealers and bullion / cash in transit companies around the globe.

Drawing on extensive market knowledge and technical expertise in this highly specialised area and working in tandem with Lloyd’s brokers, our underwriters are passionate about and dedicated to delivering the highest level of service to provide tailor-made insurance solutions to meet our clients’ needs. We proactively seek long-term relationships and the team will travel regularly with brokers to build and maintain these committed partnerships with our clients.

**CAPACITY**
Our Fine Art & Specie product is underwritten through Allied World’s Lloyd’s Syndicate 2232 with a capacity of up to $25m or equivalent currency (direct and facultative basis)

**TARGET CLASSES**

**Fine Art**
- Private and Corporate Collections
- Museums & Exhibitions
- Art Galleries and Antique Dealers
- Artists, Restorers and Conservators
- Memorabilia
- Auction Houses
- Fine Wine; Classic Cars
- Private Jewellery and Watches
- Musical Instruments
- Rare Books and Maps
- Fine Art Packers and Shippers

**General Specie**
- Precious Stones, Metals, Coins and Bullion
- Bank vault / storage risks
- Valuable Papers
- Diamond / Gold and Platinum mines
- Stamps and Coins
- Precious Metals Refiners

**Cash in Transit**
- Financial Institutions / Banks
- Armoured Car Companies
- Travellers Cheques / Cheque Cashers

**Jewellers’ Block**
- Diamond Dealers, Wholesale, Manufacturing and Retail Jewellers
- Pawnbrokers
- Associated luxury goods, including leather goods, fragrances and porcelain
KEY COVERAGE

• Broad, flexible cover based on an in-depth understanding of our clients’ needs
• Support either London Market standard wordings or broker-specific wordings
• Capability to write both Primary and Excess layers
• Includes all risk of physical loss or damage coverage whilst at permanent locations, temporary locations, on loan, in storage and in transit
• Exhibition coverage on a ‘nail to nail’ basis
• Automatic acquisitions and increased value coverage
• ‘Current Market Value’ and ‘Agreed Value’ valuations
• Depreciation in value following damage
• Defective Title coverage

UNDERWRITING STRATEGY

• Building long-term and reciprocal relationships with our brokers and clients
• Delivering outstanding underwriting expertise, service and responsiveness
• Providing excellent financial security

FINANCIAL STRENGTH

Allied World’s Lloyd’s Syndicate 2232 benefits from the ratings assigned to Lloyd’s: A (Excellent) from A.M. Best, A+ (Strong) from Standard & Poor’s and AA- (Very Strong) from Fitch Ratings. In addition, we are part of the Lloyd’s chain of security and as a result all policies written by Syndicate 2232 are backed by the Lloyd’s central fund.