

Allied World's Fine Art & Specie team works 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.

**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

**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

**CAPACITY**

Company Market and Lloyd's Syndicate 2232 capacity of up to \$75M or local equivalent currency (direct and facultative basis).

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# FINE ART & SPECIE

(continued)

## UNDERWRITING STRATEGY

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

## RISK MANAGEMENT AND LOSS CONTROL

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Risk management and loss control is core to Allied World's proactive approach to insurance. It is embedded in our underwriting process and is a key differentiator of our client service offerings.

## CLAIMS SUPPORT CLIENTS CAN COUNT ON

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Allied World's claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

## FINANCIAL STRENGTH

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Allied World recognises the importance of having a carrier with the financial strength to be there when your clients need it. We believe that our ratings, conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and provide our insureds the protection they need.

Allied World's Lloyd's Syndicate 2232 benefits from the ratings assigned to the Lloyd's market: A+ (Superior) from A.M. Best, AA- (Very Strong) from Standard & Poor's and AA- (Very Strong) Fitch ratings.



Coverage is subject to the satisfaction of applicable regulatory licensing requirements and will be provided through appropriately licensed insurance intermediaries. Actual coverage may vary and is subject to policy language as issued. Risk management services are provided by or arranged through AWAC Services Company (Ireland) Limited, a member company of Allied World. **Allied World Europe** coverage will be underwritten by Allied World Assurance Company (Europe) dac, which is (i) authorized and regulated by the Central Bank of Ireland and authorized by the Prudential Regulation Authority and (ii) subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of regulation by the Prudential Regulation Authority are available upon request. Allied World Europe is rated "A+" (Superior) by A.M. Best, "A2" (Good) by Moody's and "AA-" (Very Strong) by Standard & Poor's. Coverage underwritten within Switzerland is by Allied World Assurance Company, AG, which is regulated by the Swiss Financial Market Supervisory Authority and is rated "AA-" (Very Strong) by Standard & Poor's. **Allied World Syndicate 2232** coverage will be underwritten by Allied World Syndicate 2232, including EU/EEA business that will be underwritten by Lloyd's Insurance Company S.A. (Belgium) and fully ceded to and reinsured by Allied World Syndicate 2232. Syndicate 2232 is managed by Allied World Managing Agency Limited, which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Lloyd's market is rated "AA-" (Very Strong) by Standard & Poor's and "AA-" (Very Strong) by Fitch Ratings. Registered as a designated activity company (limited by shares) with the Companies Registration Office in the Republic of Ireland with registration no. 361888. Head office: 3rd Floor, George's Quay Plaza, George's Quay, Dublin 2 Ireland. © 2026 Allied World Assurance Company Holdings, Ltd. All rights reserved.