



Art et Clientèle Privée

Clientèle Privée by Hiscox

As the insurer of some of France's wealthiest families and a European leader in the insurance of Fine Art, Hiscox provides policies specifically designed to insure the assets (Buildings, Contents and Fine Art) of high net worth private clients.



Clientèle Privée by Hiscox meets the needs of demanding clients who own important assets.

Why Hiscox?

Hiscox is an international specialist insurance group listed on the London Stock Exchange. As a market leader in our chosen areas of business, we cover risks that range from marine, terrorism, aerospace, technology, media and professional indemnity through to high value personal insurance, such as home and contents, fine art, bloodstock and kidnap and ransom.

Hiscox France offers tailor made products for:

- High value buildings and contents and fine art collections,
- Museums and exhibitions,
- Art dealers, antique dealers,
- Events and related mobile materials,
- Professional indemnity / errors and omissions for services companies,
- Directors and officers liability,
- Offices.

For more than 40 years, Hiscox has been amassing a wealth of expertise and knowledge of fine art and high value household protection. With extraordinary coverage, Clientèle Privée by Hiscox provides you with a tailor-made policy adapted to your lifestyle and your needs.

Buildings

Apartment, town house, villa, manor house, chateau, chalet... our role is to offer you the best policy to protect your premises.

- New for old rebuilding cover
- All risks policy including cover for hail and storm
- Water damage, losses arising from electrical faults, glass breakage without any sub limits
- Cover for natural events even if there is no "arrêté de Catastrophe Naturelle"
- Main building and all outbuildings cover:
 - studios, maids' room, cellars, parking space...
 - housekeepers' premises, garages, verandas...
 - tennis, swimming-pool, saunas, jacuzzis...
- Park and garden cover:
 - Trees, plant and lawn
 - Statues and garden ornaments
 - Walls, gates, and fences...

Contents

Household goods, furniture, household electrical appliances, home computer equipment, clothing, personal property, household linen, luggage... you are covered for all risks, worldwide.

- New for old replacement, including for clothes, audiovisual equipment and household electrical appliance without deduction for wear and tear
- All risks policy, including whilst in transit
- Cover for theft, water damages and losses arising from electrical faults
- Automatic accidental breakage cover
- Cover for properties left unoccupied, even secondary homes
- Automatic cover during travel for personal belongings, luggage, money and bank cards, official documents, mobile phones and laptops
- Automatic sum insured uplift for new acquisitions

Fine art and jewellery

Paintings, sculptures, tapestries, antiques, contemporary art... we offer you the best protection including for your valuables, jewellery or any valuable item or collections (wine, stamps, guns...).

- Replacement cost or agreed value subject to evidence of recent valuation or sales receipt
- Worldwide all risks policy including transport
- Cover for depreciation in value and restoration costs following damage
- 25% automatic uplift of sum insured for new acquisitions
- Agreed value without time limit
- Automatic uplift of the agreed value in case of death or permanent incapacity of the artist

Our service

Our underwriters are genuine specialists and take particular care studying each of our clients' needs, evaluating the risks and coming up with a tailor made policy.

They are in constant contact with architects, decorators, art experts and professionals in the field of art; they are able to underwrite or advise on all types of Art and Private Client risks, both in France and abroad.

The quality of the policies that are available is the product of a detailed analysis of your profile, your risks and your expectations.

Hiscox has a reputation founded on the speed at which we intervene and the remarkable quality of our claims handling. We commit ourselves to the provide an efficient service in order to ensure rapid and fair compensation.

Hiscox favours close relations with a network of independent experts and is ready to offer support and advice relating to risk prevention and protection.

Want to find out more?

This file is a non exhaustive summary of types of insurance that can be bought for various situations. For more detailed information about Hiscox, consult our website www.hiscox.fr