

FINE ARTS ARTIST INSURANCE

In the View

If you make art, your work is always in motion.

It lives in your studio, it travels to storage, it gets packed for fairs and it shows up in galleries and institutions. Insurance should keep up with that reality. Many artists assume a gallery or venue policy automatically covers their full body of work. Often, those policies only apply when your work is in someone else's physical care and there is a written agreement saying who is responsible. Your own policy helps close the gaps.

What Fine Arts Artist Insurance can help protect

Artist-focused fine art insurance can provide protection for:

- Works in progress, including materials and contracted labor
- Finished works in your studio or storage
- Artwork in transit, including when you personally transport work
- Temporary locations, exhibitions and fairs (subject to policy terms and conditions)
- A practical loss settlement valuation approach that matches how you sell



Every artist works differently, which is why coverage should reflect how and where your art is created, stored, transported and exhibited.

Quick Artist FAQ

What if something happens while my work is moving?

Fine Art policies can include transit coverage, including personally conveyed transit, subject to policy terms, conditions and limits.

How is my inventory valued?

Valuation can reflect how you sell your work, whether through galleries or directly from your studio, so you are not paying for more limit than you need.

Myth vs Reality

MYTH

My gallery insures everything.

REALITY

Gallery coverage often applies only while artwork is in the gallery's care, custody and control or when contractually required.

MYTH

Insurance is only about replacing objects.

REALITY

It also protects deadlines, income and momentum.

MYTH

My homeowners policy covers my studio.

REALITY

Business artwork and activities are commonly excluded from personal insurance policies.

MYTH

Insurance only matters once the work is finished.

REALITY

Works in progress can be the most exposed pieces in your inventory.

MYTH

Art insurance is too cost-prohibitive.

REALITY

Coverage can begin for as little as \$1,500 annually.



Why Work With Gallagher?

We specialize in Fine Arts and understand that artists face unique risks throughout the life cycle of their work. From creation and storage to shipping and exhibition, we help build insurance solutions around how artists actually create, move and show their work.

Your work isn't just what you create. It's your time, your momentum, your story.

It deserves to be protected because all of it matters. **Artfully Insured. Globally Secured.**



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