

The Cincinnati Insurance Companies

Personal Insurance

CAPSTONE PERSONAL ARTICLES POLICY — FINE ART

Coverage for Your Valuable Collection



Properly insure your collection

Certain personal property has maximum sublimits on homeowner policies or may not be covered at all. By working with an independent agent, you can feel confident knowing that you have Cincinnati's Capstone Personal Articles Policy for fine art:

- receive agreed value after a covered loss for up to 150 percent of the scheduled amount
- insure newly acquired items for up to 90 days automatically
- cover eligible losses worldwide
- protect property while in transit
- cover artwork on loan or consignment to you
- cover commissioned works in progress

Choose from customizable options

Every collection is unique. Coverage options should be too. Choose the coverage option best suited for your needs:

- individually schedule or list each item within your collection at its specific value
- select one blanket coverage to insure your entire collection with a fixed single-item limit, giving you the flexibility to add or remove items from your collection without notifying your agent or insurance company, which you may prefer if you own many items at lower values
- choose a combination of both blanket and scheduled limits, which may be the option for you depending on your preferences and specific collection

Protect your fine art collection

Protect the longevity and value of your art collection against the common causes of loss, theft, fire, transit and water by properly alarming your home and only use professionals to pack and ship items, as well as:

- create and maintain a current inventory of your collection
- keep works out of direct sunlight and away from sources of heat
- maintain a stable environment, ideally around 70-75 degrees Fahrenheit and 50-55 percent humidity
- avoid storing works in basements, attics or other areas vulnerable to flooding, leaks and dramatic changes in temperature
- re-appraise your collection approximately every five years

Please contact your agent recommending coverage to learn more about all the coverages available or to meet the Cincinnati claims representative who is assigned to your agent's office and is available to respond quickly and compassionately after a covered loss.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

Our loss control service is advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with the underwriting guidelines of The Cincinnati Insurance Company and its subsidiaries or with any federal, state or local law, regulation or ordinance.

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