

**Collect Smart with [www.chubbcollectors.com](http://www.chubbcollectors.com)**

Looking for the inside scoop on collecting trends; practical tips on art and antiques conservation; and news about upcoming gallery expositions, auctions, antiques shows and other events? Subscribe to Chubb's free online newsletter for collectors, [www.chubbcollectors.com](http://www.chubbcollectors.com), and receive a monthly email designed to make you a more knowledgeable and informed collector. No matter what you collect – whether it's fine art, antiques, stamps, coins, rare books, sports memorabilia, wine, silver or jewelry – the site offers information that you don't want to miss.

**Chubb Collectors - Featured Articles**

**The Star in Decorative Arts** (Helaine Fendelman)

**Stolen: Is it still a Masterpiece if no one can find it?** (Rebecca Dreyfus)

**The Market for Southern Regional Art in the Wake of Hurricane Katrina** (Elissa Ann Gydish)

**Wine Connoisseurs**

Chubb understands that serious fine wine collectors have insurance needs that cannot be satisfied by a homeowners policy. That's why Chubb designed wine collection coverage that addresses the unique needs of wine connoisseurs. Valuable articles coverage for wine provides:

- **"All-Risk" Coverage** – Chubb's coverage applies to a broad range of losses, including fire, theft and breakage.
- **Blanket or Itemized Coverage** – For one or more bottles valued at less than \$10,000 each, you can purchase "blanket" coverage that insures these items under one lump sum. For more expensive items, you can purchase "itemized" coverage and specifically list each bottle and its value on the policy.
- **Worldwide Coverage** – No matter where you take your wine, it is automatically covered anywhere in the world.
- **No Deductible** – With Chubb's wine insurance, there's no deductible in the event of a covered loss.
- **Hassle-free Appraisals** – Chubb generally requires an appraisal only for individual bottles valued at \$10,000 or more. For all other bottles, Chubb simply needs a detailed description and its value.

- **Coverage for Newly Acquired Items** – If you already have itemized wine insurance through Chubb and you purchase a new bottle of wine, Chubb provides automatic coverage – up to 25% of your itemized coverage for wine or up to \$50,000. This gives you peace of mind while adding to your collection and the flexibility to contact us about your schedule.

**Protecting Your Fine Art Collection**

Valuable Articles insurance coverage is one of the best ways to help protect your fine arts in the event of a loss, but there are several preventative and maintenance steps you can take to properly care for your collection:

- Keep art collections out of direct sunlight.
- Avoid hanging artwork or valuable objects over a fireplace.
- Install smoke detectors, not heat detectors, in rooms with precious objects.
- Do not store fine art or carpets in basements or attics.
- Frame all art, especially paper, textiles and photographs using "museum quality" materials.
- Obtain new appraisals for your collection every 3 – 5 years.

**What's the Cost of Insuring Your Collection?**

- **Fine Arts** - \$10,000 Limit - Approximate Annual Premium \$25.
- **Wine/Collectibles** - \$10,000 Limit - Approximate Annual Premium \$45.
- **Jewelry** - \$10,000 Limit - Approximate Annual Premium \$120 - \$150.
- **Silverware** - \$10,000 Limit - Approximate Annual Premium \$70.

*Simpson & McCrady LLC appreciates the opportunity to assist you with your personal insurance needs. If you have any questions about your current coverage, please don't hesitate to contact our office at 412-261-2222 or [david@simpson-mccrady.com](mailto:david@simpson-mccrady.com). Thank you.*

News You Can Use

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