

Protecting your art and valuables from Mother Nature's wrath



With destructive events like wildfires, storms and floods happening more often and increasing in severity, you're smart to prepare ahead of time to make sure your fine art and other valuable collectibles stay safe and in one piece. Below, we've provided guidelines to help you get ready:

Before all types of events:

- **Review your insurance schedule.** Confirm that values are up to date and all recent acquisitions have been added to your policy.
- **Document your collection.** Include photographs, detailed descriptions, and purchase information such as invoices, certificates, recent appraisals, and other paperwork. Maintain a digital backup and make sure your broker has a copy.
- **Develop a list of vendors.** You may need specific vendors such as shippers, handlers, conservators, and art storage facilities in an emergency, so put together a list with contact details including email and cell phone numbers.
- **Move items or prepare to move them.** Consider moving your art head of time to an art storage facility or safer place within your home or prepare for a move by storing prefabricated custom crates and packing materials on site or in a local storage facility.
- **Establish an evacuation plan for select items.** Working with a vetted fine art handling and storage company, create a list of priority items for emergency evacuation and a map to locate them in the house or on the property. Include transit plans, prefabricated crates and protective materials and a secure place for temporarily relocation.
- **Review your emergency planning process with your property manager and staff annually.** Provide professional training for any staff that may be handling artwork in an emergency.

- **Prepare an emergency response kit for your collection.** Some items may be difficult to obtain in an emergency, so prepare ahead of time to prevent further damage. Your kit should include gloves, scissors, box cutters, acid-free cardboard, packing paper and painter's tape, pencils, markers and a notepad, flashlights, batteries, fans, portable charger for cell phone, foam blocks, plastic buckets, wet/dry vacuum, chamois cloth and towels, a portable generator and dehumidifier.

Before a wildfire:

Make sure the fire department has access to your property, your address and nearby hydrants are clearly marked, check your fire alarms, and install dual-paned tempered glass window and doors and rooftop sprinklers. Clear debris from around your home to create a defensible space. Enroll in Chubb Wildfire Defense Services.

Before a storm, high winds, or flood:

Install a back-up generator, check your alarms and make any repairs needed to keep your home stable and secure. Coordinate with the fire department, trim trees and branches and remove artwork from exterior walls or walls near a window or door. Sign up for Chubb Property Manager for a seasonal or secondary home.

Before an earthquake:

Inspect your alarms and shutoffs valves including gas, water and electricity, and make any repairs needed to secure your home. Install a back-up generator, secure your water heater, and coordinate with the fire department if your property is in a gated community. Secure artwork, vases and sculptures, safeguard small objects and anchor heavy items. Consult an arborist to remove branches and maintain tree health.

Chubb's team in in-house Fine Art & Collection Specialists are available to consult with our clients about how to best protect their valuable items.