

CHARLES ART / INSURANCE



Welcome to Charles Art / Insurance. We are the first art insurance agency in Asia, leading art and jewellery insurance. We offer a wide range of advisory and insurance options that will meet your unique needs. We always offer you the most comprehensive coverage at the most competitive price.

Since 2008, Charles has been involving in private and corporate art and jewellery insurance, art gallery insurance, auction house insurance, museum art insurance, art exhibition and transit insurance. He provides art advisory service including art management and valuation. In 2013, Charles founded Charles Art Insurance, offering art and jewellery insurance services independently and exclusively to his clients. His passion in art, combined with his expertise in insurance gives him an unique advantage in protecting your prized collections.

OUR VALUE PROPOSITION

We specialize in insuring fine art and understand that it requires insurance of its own, not just a standard home and contents policy. Our policy is designed to provide premium cover available for fine art. You can be sure you will be in good hands in the unfortunate event that your art is stolen, lost or damaged. You will receive insurance benefits that most standard household insurers don't offer. These include:

Itemized Coverage. When you itemize each of your fine art pieces, we will cover them for the agreed value. This allows you to determine up front the value of each individual item listed in your policy. Then in the event of irreparable damage or loss, you will receive 100% of the agreed value of the item, with no excess or depreciation.

Option to Take Cash. We understand that some pieces are simply irreplaceable so in the event of irreparable damage or loss you can always choose to take cash for the insured value.

Loss in Market Value Cover. If an itemized piece is damaged, we will not only pay to repair it but will compensate you for any loss in market value as a result of the damage.

Responding to Your Claim Quickly. When you first buy our policy, you will provide us with a detailed record of your collection. This will provide us both with agreed valuations on your pieces of fine art. Therefore if you have a covered loss, you will know exactly what you are entitled to.

The reason there are so many 'bad luck' insurance stories is simple. Tempted by saving a few dollars on your premium, you risk losing thousands on a claim. Insurers can only offer low prices by selling a standard policy peppered with 'small print' limiting the sum they will pay out. So if you own a higher-value art & home you're likely to discover - often too late - that your needs aren't adequately covered. Our radical 3 step approach is designed to abolish 'bad luck':

Step 1. We believe in total transparency

We agree with you upfront, exactly what is insured and for how much. This eliminates over and under-insurance, and any haggling after the event. We also offer 'agreed value' for jewellery and fine art - so you know the exact sum you will receive in the event of a loss.

Step 2. We provide broad cover

We provide 'all risks' cover (including accidental damage) with minimal restrictive conditions, no under-insurance penalties and no small print. It comes from understanding what we are insuring.

Step 3. We aim to pay claims

The moment you make a claim, we are ready to deal with it in a fast, fair and fuss-free way.

PRIVATE COLLECTION ART INSURANCE

The policy provides worldwide "all risks" insurance, including cover for accidental damage, items temporarily removed from the collector's premises and automatic cover for new acquisitions to your collection."



Charles Jewellery / Insurance offers a variety of jewellery insurance coverage plans based on your specific needs. The insured jewellery can be diamond, necklaces, rings, watches, bracelets, gold, platinum goods, bullion, unset precious stones or pearls. No matter you are jewellery collectors, jewellery retailer, jewellery wholeseller or pawnbrokers, we provide you one-stop solution.

Personal Jewellery Insurance; Engagement Ring Insurance; Watch Insurance

PERSONAL JEWELLERY (WATCH) INSURANCE

The policy provide 'all risks' insurance, including cover for accidental loss or damage, robbery, burglary or theft at home or travelling in overseas.

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