

PRIVATE COLLECTIONS & ArtPLUS HOUSEHOLD INSURANCE



® Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

安盛藝術品保險

- 私人收藏保險
- 尊雅家居綜合保險



redefining / art insurance



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AXA ART**安盛藝術品保險**

AXA ART is the world's only art-led insurance company, offering tailor-made solutions for private and corporate collections, high value homes, museums, galleries, exhibitions and transits.

Having operated in the art and insurance market for over 50 years, AXA ART is able to combine its diverse knowledge of the international insurance and art markets with a creative and flexible approach to individual risks. This ensures that AXA ART is able to provide specialist cover that is specific to the needs of each individual customer.

AXA ART is a specialist division of the global AXA Group – we deliver maximum financial security being under one of the world's largest insurers.

安盛藝術品保險是全球唯一一間致力於藝術品保險的專業保險公司，為私人 and 企業的收藏品、高價值私人財產、博物館、畫廊、展覽和運輸項目提供量身設計的保險方案。

安盛藝術品保險從創立至今五十多年來，積累豐富的國際保險和藝術品市場經驗，並以一種靈活創新的方式對待個人風險及確保安盛藝術品保險能為每位客戶的需要提供專業的保險保障。

安盛藝術品保險為全球最大之一的保險及資產管理集團——安盛集團的隸屬成員公司，能提供最大的財務保障。

**PASSIONATE ABOUT ART
PROFESSIONAL ABOUT INSURANCE****熱衷於藝術 致力於保險**

The products are underwritten by AXA General Insurance Hong Kong Limited ("AXA") and AXA will be responsible for providing your insurance cover and handling claims under your policy.

產品的承保人為安盛保險有限公司（「安盛」），安盛會負責按保單條款為您提供保險保障以及處理索償申請。



Image courtesy of a private collector



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Why AXA ART 為何選擇安盛藝術品保險

Local service with Global capability: We are present across the world in all major art locations, providing local service in local languages from our local offices working as one global organisation to support you whether local or international.

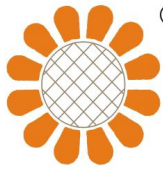
Expertise: AXA ART people are insurance and art professionals, devoted to the treasures of our culture - protecting their owners against financial loss and preserving these objects for future generations.

Active supporter of Art Communities: We are not only the major insurer for global museums, international galleries and prestigious exhibitions held around the world, AXA ART is also an active player in the art communities. We support local events and working as a partner of the major international art fairs such as TEFAF and Art Basel.

本地化服務，業務覆蓋全球：我們紮根於世界主要的藝術市場，在當地設立辦事處以支援本地化服務及語言，並配合您的需要，提供集團國際性的支援。

專業：安盛藝術品保險團隊成員均為保險和藝術品專業人員，對保護文化遺產不遺餘力；使擁有者免於財務損失之同時亦確保文物世代傳承。

支持藝術發展：我們不單是環球多個藝術博物館、國際畫廊、世界性展覽的主要保險商，安盛藝術品保險亦積極參與藝術發展。我們支持本地藝術活動，並是國際大型藝術博覽會如歐洲藝術及古董博覽會和巴塞爾藝術展的合作夥伴。



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PRIVATE COLLECTIONS INSURANCE POLICY

私人收藏保險

The Ideal Protection for Your Treasures

Private Collections Insurance is designed for art collectors who require specialist insurance for their collections worldwide.

With a flexible approach to your individual requirements, AXA ART is able to offer a bespoke “All Risks” insurance package to safeguard your collection. This includes cover for accidental damage, items temporarily removed from the collector’s premises, depreciation, pairs and sets, automatic cover for new acquisitions and emergency evacuation of the collection.

為您的瑰寶提供周全保障

私人收藏保險根據藝術收藏家的需要，為您遍及全球的藝術瑰寶提供專業保障。

安盛藝術品保險以靈活的方式，因應您的個人需要提供「全險」保障，為您的珍藏提供妥善保障。保險範圍包括意外損毀、物品短暫搬離收藏家的處所、價值減損、整對及整套理賠，為新購入的藝術品提供自動承保及緊急撤離。



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State-of-the-Art Coverage

無可比擬的頂尖保障

High Item Limit for Your Collections – On Specified or Unspecified Basis

For specified items, the insured value is agreed between you and us. To make it easy for you, you can also insure on unspecified basis, subject that article limit will apply per item, pair or set.

Accidental Damage Cover

Accidental Damage is covered in this policy

Worldwide ‘temporary location’ Cover

With this policy, you are insured on the same terms while the collection or any part of it is temporarily elsewhere in the world, given that it is away from the premises for a period not exceeding 90 consecutive days.

Cover for Restoration Costs and Depreciation

Following damage to your beloved fine art items, we will engage with our network of specialist restorers to cover the costs of restoration and to help return the damaged item back to its original condition. In the event that the item still suffers depreciation after restoration, we also cover you for the extent of the depreciation.

Automatic Cover for Newly Acquired Collections

Your collection cover will automatically increase by up to 30% of the existing sum insured to accommodate new purchases, provided that you inform us of any acquisitions within 60 days of the purchase and pay the additional premium.

Emergency Evacuation of Art Cover

You are also insured for the reasonable cost of transporting your collection to and from, and placing it in, secure storage during Emergency Evacuation, up to 15% of the value of your collection.

收藏品高額保障 – 指定或非指定物品

指定項目之投保價值為您與我們之間的協定價值。為方便閣下，您亦可選擇以非特定物品的形式投保，惟單項、整對或整套設有限額。

意外損失保障

意外損失同樣得到保障

全球適用 – 收藏品「暫時在外」保障

本保單為您就收藏品或其中任何部份暫時在外於世界各地時提供同等保障，惟不超過連續九十天離開處所。

修復成本及價值減損保障

若您珍愛的藝術收藏品有任何損毀，需要作出修復，我們將透過我們的修復專家網絡，助您把受損物品恢復原貌，保障範圍包括修復成本。若受損物品在修復後價值減損，我們亦會提供價值減損保障。

新購置的收藏品

當您購置新的收藏品時，您的收藏品保障將自動提升，最高為現有投保額的30%，以包含新購置的物品，惟您必須在購買後60天內通知我們，以及支付額外的保費。

緊急撤離保障

本保單承保您於需要時緊急撤離付運您的收藏品往來安全倉庫及於倉庫儲存的合理費用，最高為現有藝術品投保額的15%。



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ArtPLUS HOUSEHOLD INSURANCE

尊雅家居綜合保險

Comprehensive Cover for your Real Properties, Contents, Fine Art Collections, Valuables and Worldwide Personal Liability

ArtPLUS Household Insurance is a high value home insurance product designed for clients that need bespoke and extensive insurance cover. This specialist policy provides cover for art and collectibles, jewellery and watches, general contents and personal belongings. In addition, you can cover multiple properties under the same policy, reducing the burden of having to maintain numerous policies.

ArtPLUS is much more than just insurance; it is a seamless, uniquely flexible package for safeguarding your most precious possessions.

為您的物業、家居財物、藝術收藏品、貴重物品及全球個人責任提供周全的保障

尊雅家居綜合保險乃尊貴的家居保險計劃，按客戶的需要度身訂造周全的保障，此項專業的保險範圍覆蓋藝術收藏品、珠寶手錶、一般家居、個人財物及全球個人責任。此外，您只需購買一份保單，便可同時保障多個物業，免除處理多份保單的煩惱。

尊雅家居綜合保險提供非一般的保障，獨特而靈活的设计，為您最珍貴的財物全面提供穩妥的保障。



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Comprehensive Protection for Luxury Homes – Enjoy Total Peace of Mind

為豪華居所提供周全妥善的保障，令您安枕無憂

Same Coverage for Your Collections as Private Collections Insurance Policy

Coverage for the Collection matches our **Private Collections Insurance** policy, so you can be sure that your treasures are professionally and adequately covered.

Worldwide Cover for Contents – Protect Your Valuable Belongings Anywhere in the World

Contents are covered on a worldwide basis, including free-of-charge transit cover during removal or temporary storage elsewhere in the world, provided that they are securely and professionally packed.

High Single Item Limit for Your Collections

We provide cover for your valuable fine art or jewellery collection specified on an Agreed Value basis. To save you time in having to compile lists of items, you can also insure on unspecified basis, subject that article limit will apply per item, pair or set.

Cover for Mobile Phones, Notebook Computers and Handheld Devices

We even cover personal belongings including mobile phones, notebook computers and other handheld devices that are normally excluded in other high value home insurance policies.

Cover for Theft by Domestic Employees

Some home insurance policies exclude loss due to theft by domestic employees. However with ArtPLUS your home, contents, fine art and valuables are covered against this.

與私人收藏保險同等的收藏品保障

能為收藏品提供與**私人收藏保險**同等的保障，確保您的珍藏獲得專業而妥善的保障。

全球家居財物保障 — 確保您的貴重物品在全球各地均受到穩妥保障

我們為您的家居財物提供全球性保障，包括搬移至香港任何地方或全球各地期間的免費運輸保障，惟須確保已為家居財物作出牢固和妥善的包裝。

單項收藏品高額保障

我們將根據協定價值，為您的貴重藝術品或珠寶收藏品提供保障。如未能一一羅列及以節省時間，您亦可以非指定物品投保，惟單項、整對或整套有設限額。

流動電話、筆記型電腦及便攜式裝置保障

我們的保障範圍甚至包括流動電話、筆記型電腦及其他便攜式裝置等個人物品。其他專為高資產值家居保險計劃一般不會包括這些物品。

家務僱員偷竊保障

部分家居保險計劃的承保範圍不包括家務僱員偷竊造成的損失，但尊雅家居綜合保險卻可為您的居所、家居財物、藝術品和貴重物品提供家務僱員偷竊保障。



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Customer Care at Claims

Pair & Set Full Claim Payment

With your Insurance policy, if part of a pair or set of fine art items is damaged or lost, you can choose to select a total loss in return for getting the full payment on the pair or set.

Local Claim services with worldwide support network

We understand that certain, if not all of the items in your collection can hold significant emotional or sentimental value. With that in mind, we will work with you to decide the best approach to repair or restore your damaged items.

Buy Back Agreement within 60 days of recovery

You have the right to re-purchase lost or damaged property that is subsequently recovered after a claim. This can be done with the same claim amount paid for the loss, plus interest and recovery expenses, provided that you exercise the right within 60 days of our notice.

Other Services

- Art collection management advice
- Loss prevention advice
- Network of over 50 in-house art experts
- Network of conservation and restoration
- Shipping, warehousing and storage advice



以客戶為尊的理賠服務

整對及整套全額理賠

根據保險條款，若一對或一套藝術品的任何部分損毀或遺失，您可要求我們就整對或整套收藏品作出全損賠償。

本地化理賠服務，全球化協助

我們明白您的部分（即使並非全部）收藏品可能具有重大的情感或感性價值。因此，我們將與您共同協商以最佳的方法修補或修復受損物品。

60天內回購選擇

您有權在獲理賠後回購已遺失或已修復之受損的物品，回購金額相當於您已收取的賠償額，另加相等於利息和恢復費用的金額，惟您必須在我們的通知後60天內行使這項權利。

其他協助

- 藝術收藏品管理建議
- 損失預防建議
- 五十餘位內部專業藝術品顧問的廣泛聯繫網絡
- 藝術品防護和修復國際網絡
- 運輸、倉存及貯藏建議



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Extensive Scope of Cover

廣泛的保障範圍

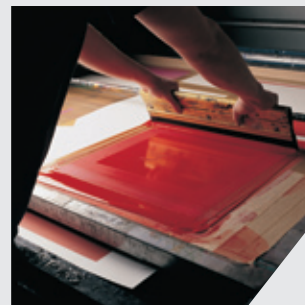
Our products provide cover to a comprehensive list of items, including
我們的保險方案提供全面的保障，涵蓋下列各項：



Paintings and drawings
油畫和各類畫作



Musical instruments
樂器



Photographs and prints
照片和印刷品



Antique furniture
古董傢俱



Bronzes and sculpture
銅製品和雕塑



Rugs and textiles
地毯和紡織品



Books and manuscripts
書籍和手稿



Ceramics and glass
陶瓷和玻璃製品



Wine collection
釀酒收藏



Jewellery and watches
珠寶和手錶



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Optimal Conditions & Safeguard Protection for your Works of Art

保護您的藝術品的最佳狀態

All art objects are sensitive to the influences of temperature and humidity fluctuations as well as light. The following table provides you with an indication of the values that should prevail during all seasons.

溫度、濕度及光線的轉變都會對藝術品帶來影響，以下目錄提供一些參考數值。

Form of work / Material 藝術品類別/ 物料	Relative humidity in % 相對濕度	Temperature in C/ FH 溫度	Illuminance in Lux 亮度
Optimal for most materials 適合於大部份物料	45-50	+20/68	Varies, remain stable 不一，應保持穩定
Oil and Acrylic paintings on wood or canvas 木板或帆布上的丙烯油畫	50-65	+20/68	150/200 max. 最高 500 short term 短期
Works on paper or parchment 紙或羊皮上作品	45-55	+20/68	50-100
Photographic material 攝影作品	35-45*	+20/68*	150-250*
Glass, painting on glass 玻璃或玻璃畫	40-55	+20/68	250
Textiles 紡織品	45-55	+20/68	50-150
Ivory, bone, leather 象牙、骨製品、皮革	45-60	+20/68	50-150
Stone, ceramics 石製品、陶瓷	20-55	+20/68	250 If painted 著色品
Metals 金屬製品	20-45	+20/68	/
Design/ Plastic Objects 設計、塑膠物件	45-50*		150-250
Furniture (Wood) 木製傢俱	55*	+20/ 68*	150/200

For the items marked with *, maintain stability is very important.
 以上有*者，保持適當水平非常重要。

If your collection includes a variety of materials, such as furniture, design, paintings, works of paper, photography, metal sculptures, then the climate should be geared to the most sensitive material.

如果您的收藏品包括不同物料如傢俱、設計品、畫作、紙本作品、攝影作品及金屬雕塑，應將溫度、濕度、光線保持在最適當水平內。

AXA ART believe that observing these measures will help preserve your collection for future generations. Our art experts are happy to assist you with further advice on preventive conservation based on your needs. Please contact us for details.

安盛藝術品保險相信遵守以上標準有助保護您的收藏世代留存。我們的藝術品顧問樂意為您的需要提供更多預防性防損意見，詳情請與我們聯絡。



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**For more information,
please contact your insurance agent or
AXA ART Asia offices**

希望了解更多詳情，請聯繫您的保險
經紀人或安盛藝術品亞洲區辦事處

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