# Fine Art & Collectables Deductible Buyback

## Designed for High Net Worth Collectors in the U.S.

### POLICY HIGHLIGHTS:

- **Follow Form Coverage:** Specifically designed for high-net-worth individuals, this policy provides full follow form cover for valuable articles including jewellery, furs, and watches, ensuring worldwide deductible protection even while worn.
- **Extensive Collection Protection:** Provides coverage for a diverse range of private collections such as fine art, collectibles, and unique assets, with a policy tailored to encompass a wide variety of collectible items.
- **Remove Catastrophe Deductibles:** Coverage that reduces deductibles to zero for catastrophic events like wildfires, earthquakes, and windstorms, providing comfort against unforeseen disasters.
- **In-built Flexibility:** Adapts to your clients' collecting habits and interests, with potential to add homes and increase collection values under specific conditions.

### FINANCIAL TERMS AND OTHER FEATURES:

- **Enhanced Coverage Capacity:** Our policies provide an aggregate cap of double the occurrence deductible to cover multiple incidents. For example, if a policy has an occurrence deductible of 25,000 USD and there are covered claims, it could pay out up to 50,000 USD.
- **All Risks Coverage:** Nationwide all risks insurance for jewellery and private collections, providing protection against a wide variety of risks.
- **Zero Deductible in Catastrophes:** Particularly beneficial in regions prone to natural disasters, this policy feature eliminates deductibles, offering significant potential financial relief.
- **Digital Integration:** Effectively manage your clients' coverage through OPAL's streamlined digital platform, allowing for quick quotes and policy binding.

Improve the protection of your clients' personal treasures with OPAL's Fine Art & Collectibles Deductible Buyback—where your clients' prized possessions receive the coverage they deserve.

**Available through the award winning, fully digital quote and bind system OPAL.***

* AEGIS London is the brand name of AEGIS Managing Agency Ltd (AMAL) and the Opal system is a service provided by AMAL. AMAL is the Lloyd's managing agent for AEGIS Syndicate 1225 which underwrites the Homeowners Wind Deductible Buy Back product. AMAL is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). The PRA and the FCA are the regulatory bodies for UK financial services.

LLOYD'S Broker

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## ELIGIBILITY AND RESTRICTIONS

**Preferred Customers:** Designed for your clients with no claims in the past three years and with diverse collections beyond just jewellery.

**Geographical Scope:** Available to U.S. residents only.

## AEGIS LONDON'S OPAL SYSTEM:

**With the OPAL quote and bind platform, UIB are able to offer its clients:**

- Access to instant bindable quotes and bound policies.
- Quick and easy policy renewals.
- Dedicated claims team, deemed "outstanding" by one of the Lloyd's market's leading claims surveys.
- Excellent customer service.

"UIB understands that every exposure is unique, so clients need insurance advisers who listen and quickly understand the crux of the challenges faced."

## KEY CONTACTS

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The Homeowners Wind Deductible Buy Back product is non-admitted. Underwriters at Lloyd's are approved surplus lines insurers in all US jurisdictions. Lloyd's is also an accredited reinsurer in all 50 states. For information and assistance about how to access the Homeowners Wind Deductible Buy Back product, US persons should contact a licensed surplus lines broker in their state.