



MI Insurance Brokers Limited

藝術品保險 — 為你的收藏品提供全面保障

Art Insurance- comprehensive insurance cover for your collectibles



Text: Tiffany Lung

香港已成為全球第三大藝術品市場，國際畫廊紛紛進駐，各類藝術博覽會、拍賣會亦定時在香港舉行，使藝術收藏變得越來越普及，而藝術品亦成為一項資產增值的新工具。

藝術品種類繁多，從油畫、雕塑、攝影作品至古董傢俱、字畫等都各有捧場客。據統計，香港和亞洲的高淨值人士約有 13% 至 15% 的財

富投放於另類投資*，當中包括藝術品及奢侈品。

有別於股票及債券等無形資產，藝術品是一種有形資產，意味著它隨時受到各類潛在風險的損害而影響價值，甚至毀於一旦。藝術收藏過程中往往存在很多無法預知的風險，當中以火災、水災、意外碰撞、運輸途中事故及盜竊這五項風險最為常見。

一般家居保險普遍涵蓋貴重物品的保障，但能承保的保額往往非常有限，以致投保人需要自行承擔相當大的損失風險，如價值港幣逾百萬元的名畫或珠寶不幸被盜，最終可能只得到數萬元的賠償。因此擁有藝術品、古董、醃酒或名貴珠寶的收藏家，可考慮購買專為高端收藏品而設的保險計劃，令珍藏獲得相應的保障。

若藝術品不幸在展覽過程或運輸途中有所損毀，保險公司會根據保單條款進行理賠。大部份情況下，藝術品可被修復，但修復後有可能會出現價值減損，有關賠償會以修復費用加上價值減損金額作理賠。若藝術品損毀至無法妥善修復，則保險公司會按保單條款作全額賠付。

註：* The Capgemini and RBC Wealth Management Global HNW Insights Survey Source 2013, 2014, 2015

Hong Kong's art market is now the third-largest in the world, with international art fairs and galleries blossoming in the city. Art collecting is becoming more common, with art a fashionable alternative asset class.

There are different categories of artworks and one can find passionate collectors for all of them, from oil painting, sculpture, photography, to antique furniture and classical Chinese painting. According to an insights survey conducted in 2015, high net worth individuals place around 13-15% of their fortune in alternative asset*, which often include artworks and luxury goods.

Unlike stocks and bonds, artworks are tangible assets which mean they are exposed to all kinds of risks that may affect or even destroy their values. There are many unpredictable risks in the journey of art collecting, with the five most common risks being fire damage, water damage, accidental damage, damage in transit and theft.

A mass market home insurance policy generally can cover high value items, but with relatively low limits that could put the policyholder exposed to significant financial losses. For example, if a collection of artworks and jewellery worth over a million dollars are stolen, the policyholder may only be compensated for several thousand dollars. For this reason, collectors of art, antique, fine wine or jewellery are encouraged to purchase a fine

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免責聲明

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Photos: A damaged Ming Dynasty cinnabar lacquer dish, Wolfgang v. Brauchitsch

art insurance policy that is designed to cover high value items, thus allowing the true value of their collection be adequately covered.

If an artwork is unfortunately damaged while it is on display or during transit, the insurance company will handle the claim according to the policy wordings. In most cases, artworks can be professionally restored, but there may be diminution in value post-restoration. In such cases, professional fine art policy will pay for both the cost of

restoration and the resulting percentage by which a damaged item has depreciated. If an item is lost or beyond economic repair, the insurance company will offer a total loss settlement according to the policy conditions.

* The Capgemini and RBC Wealth Management Global HNW Insights Survey Source 2013, 2014, 2015

Company Profile

MI Insurance Brokers Ltd has a long history and a well-deserved reputation that goes beyond the shores of Asia. With its mission to deliver one-stop service to its clients and corporates, MI assures direct access to its team of insurance specialists and advisors. MI is a specialized insurance broking firm for niche insurance products such as bloodstock, high-end medical insurance, fine art and antiques, yacht, cyber, kidnap, directors' and officers' liability insurance etc. Their goal is to share their wealth of insurance expertise with their clients and to secure the most appropriate insurance cover at the best price. For more information or insurance enquiries, please visit their website: www.mibins.com or contact enquiries@mibins.com or Tel: 2511 2775.

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