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Handling priceless works after an insurance loss is an art

After a disaster, fine art demands different handling than a home's other contents.

By **Lansing Moore** | October 08, 2021



The last thing a high-net-worth customer wants to hear after a disaster is that her fine art was mistreated. The right conservation firm can not only restore damaged objects but increase the customer's appreciation of and loyalty to the insurer. (Photo: Center Art Studio)

After a disaster such as a fire, flood or partial collapse, fine-art objects need to be treated differently than the other contents of the insured's home.

And when the insured is a high-net-worth individual, they'd better be.

By and large, high-net-worth customers expect thoroughly white-glove treatment, both for themselves and their [art collections](#). However, claims professionals can relax, knowing there's a unique fine-art emergency protocol practiced by conservators worldwide. The protocol makes sense because the objects, as works of fine art, have a high resale value and because they may — and often do — represent possessions of the utmost importance to the insured.

Treating them as if they were the same as the rest of the home's furnishings and not the precious, fragile, and highly valuable objects they are is a recipe for yet another disaster: this one in customer relations. And that disaster is the claims professional's worst nightmare.

Stepping into the breach

Knowing when to call a specialty fine art conservation firm [can help mitigate](#) some of these headaches. The fine art conservator's team typically arrives on the scene only after the first responders have left and a 24-hour restoration company has arrived to apply its own protocols for dealing with a disaster (turning off the plumbing and gas, ventilating the home, and setting up fans, dryers and air scrubbers).

It's at this juncture that the claims professional might be tempted to allow the restoration firm, while it's cleaning up, to begin moving or removing the fine art objects on the premises. Time is of the essence, after all, is it not?

But the temptation should be resisted! Fine art objects aren't the same as deep-fried appliances, scorched drapes, charred sofas or sodden carpeting. Instead, the claims professional should instruct the restoration company to leave all the fine art in situ and contact a fine art conservator.

Mitigating further damage

By calling a conservation firm — ideally within moments of first contacting the restoration firm — the fine art emergency protocol is put in motion. From beginning to end, the protocol is designed to preserve and conserve the fine art objects affected by the disaster and do so quickly, scientifically and cost-effectively.

It plays out as follows:

The conservator's team rushes to the site, much as a structural engineer would, were the home's structural integrity in question. No time should be wasted in the first few hours.

The conservator's team briefs and is briefed by the restoration company, make a visual inspection of the fine art on the premises, and then videotapes, photographs, and tests and documents the condition of all the objects. The team uploads these [digital "artifacts" i](#)nto a cloud database for easy retrieval. The digital assets represent a vital record of each object's condition immediately after the incident.

The team then proceeds to perform "art triage," removing the fine art objects from further peril, providing initial treatments, and preparing treatment notes for the future. These are tasks that should be completed within hours, not days, of the disaster, regardless of the number of objects involved, so that inherent vices within the objects aren't allowed to exacerbate their condition. Worse yet than inherent vices are threats to the objects posed by the environment inside the home. Light, heat,

humidity, soot, and particulates in the home can endanger not only the customer's paintings but also the picture frames, sculptures, textiles, ethnographic works, taxidermy, antiques, and fine books. Unless the affected objects are removed from the home quickly, these threats will compound.

Once the objects are stabilized, the team completes its loss description and treatments notes and arranges for transportation of the objects to a conservation studio. It's vital both to the safekeeping, provenance, and chain of custody of the objects that transportation is assigned to a professional art handler and that the art handler has significant experience.

At the final point in the protocol — usually two to six days after the team's arrival on site, depending on the number of objects involved — the team will quantify the scope of loss and prepare a firm cost proposal for restoring each object that can be restored. The claims professional and customer can confer on the proposals and decide whether to allow the conservator's team or a different conservation firm to handle the restoration and safe return of the objects. The conservator's onsite team will also provide the claims professional with a report comparing its inventory of the objects with those listed on the policyholder's schedule.

Transparency is key

Although not every conservator will agree, the ultimate key to the fine art emergency protocol is transparency. In a competitive market like art restoration, competence, credentialing and responsiveness are givens; but transparency is much less so. Many practitioners can be hard to pin down. They prefer to remain vague about treatments, uncertain about timeframes, silent about custody, and hesitant about final costs. However,

that lack of accountability in our age of transparency doesn't cut it with today's stakeholders.

Neither claims professionals nor their customers will tolerate it.

Restoring value

Besides transparency, customers often want to know that their fine-art objects haven't lost value as the result of a disaster. A skilled conservation firm can help there, too.

While transparency demands disclosure of any restoration, it's smart to recognize that a scientific restoration, in most cases, preserves the market value of a fine art object by returning it to the condition it was in before the disaster. A scientific restoration cannot only spare the insurer diminished-value payouts — typically 33% of a fine art object's worth — but boost the customer's confidence that, should she ever wish to sell her fine art, she'll realize the market price.

And that's music to the art lover's ears.

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