



Connoisseur's Guide
Collection Protection
by Melik Kaylan

Collections are vulnerable to a myriad of dangers. Goyas can go up in a house fire and Renoirs can be drenched by faulty plumbing. Light can fade old books and smoke can blacken drawings. Insuring a collection offers some security, of course, but keeping the art intact and inviolate is the ideal. For the first time, **Chubb** has crafted a [specific program](#) of support and advice for collectors on how to maintain a collection in good health. It's natural that insurers should know most about how art is stolen or ruined--they've had the most experience in dealing with the problem.



You don't want this happening to your favorite works of art.



Chubb's headquarters in Warren, N.J.
The company is the No.1 insurer of art in the U.S.

Chubb, which also sponsors *Antiques Roadshow*, lays claim to being the premier art insurer in America. Its program is run by its national fine arts specialist, **Renee Vara**, an art historian who has worked for them since 1989. Over the years, she has dealt with appraisers, collectors, curators, restorers, smoke detectors, fire alarms and the like. Last year she put it all together and launched the pioneer program. Recently, Forbes.com spoke with Renee Vara about the steps that collectors can take to keep their valued objects safe--and dry.

Forbes.com:
Who is eligible for the program?

Renee Vara: At present, only Chubb clients get the service. It's available without charge to high-end clients who insure at, say, \$15,000 to \$20,000 per year, but that includes all their properties combined, which might include houses, art, yachts, cars and so on. It's a niche service for high-end clients. They might have an art collection worth \$1 million to \$2 million, but we've certainly insured collections up to between \$100 million and \$200 million. We insure some 30% of the *ARTnews* Top 200 collectors.

Say I'm a collector with an Impressionist collection--why would I call you in and what would you do for me?

You'd probably initially call us in because you wanted to insure your collection or you were worried about its security. We'd recommend ways for you to deal with it and refer you to the best appraisers or security specialists and the like.

In practice, that means I'd visit your residence or residences for some days and view the collection in context. I'd take pictures with a digital high-resolution camera and create an inventory of your collection or collections.

After consulting with you in detail and working on it, we produce a booklet of the collection, with digital images, description of objects and their approximate value. The description includes size, medium of the art, provenance, condition, etc. The value is not an official appraisal.

Most collectors are funny about having the insurance company appraise their property. Also, a proper appraisal is done by a specialist in the particular area of collecting. But we base our rounded figures on original receipts, documents of



Renee Vara, Chubb's national fine arts specialist

authenticity, the index of rise in prices for the particular genre of art, all of which is a good way to recollate lots of dispersed documents.

You'd be surprised how many people collected their art or objects years ago and haven't updated their inventory or dug up the relevant documents. Some collections, which might be very eclectic and include diverse genres, are spread between several houses, so it's a chance to organize it all. Often, people have inherited their collection and they don't know the scope of it.

As insurers, you have special expertise in the safety and security of art. How would I benefit from that?

We would give you advice on a whole range of dos and don'ts. Museums and galleries have courses in professional conservation, but our program is unique in being geared to the full needs of a private home-based collection--it's a one-stop shopping deal, if you like.

While we're visiting and doing the inventory, we cover the gamut of on-site advice--from the obvious things like not putting a painting above a working fireplace or in a spot visible from the street--which might encourage theft--to lighting and temperature controls. Chimneys get warm and dry out a painting from the back. Picture lights are a bad idea because they focus on a particular spot on a painting and affect its temperature. Light damage, even natural light, is the worst because it's irreversible. UV [ultraviolet] glass on windows is a great help. We advise on cellar conditions. People often leave art or photographs in cellars, which are seldom climate-or damp-controlled.

Even with wine collections, labels can get damp and ruined, which affects the wine's value. Fire alarms are a concern. I always advise smoke detectors rather than heat detectors because smoke can build up long before heat is detectible. Also, some detectors look better aesthetically than others. I've often consulted with architects before renovations so the art is planned for properly. I've visited warehouses before art goes to storage. I've even checked brickwork on houses to guard against weather leaks. I remember a beautiful impressionist gouache ruined because of damp coming through and creating mold, which slowly ate the paper as the weather got warmer.

The owners were away. When they got back, the artwork had virtually disappeared.

You also make a particular point of your expertise in making referrals. What are the kinds of referrals and why are they important?

Referrals are part of the practical advice. Often people don't know they need the services of, say, a framer until they realize they might need to relocate a painting to a safer spot and perhaps reframe it. We give referrals on the appropriate warehousing facilities for the artwork.

One client I knew was going to house his photograph collection in a warehouse used for legal documents, which have entirely different needs. We recommend a range of conservators, appraisers, alarm companies, even shippers and packers--the last are a frequent concern because people often move their collections between different homes in summer or winter. Some people loan out their collections, and, though museums often provide those services, problems arise. Museum art handlers are legally responsible for what's known as "wall-to-wall" service. Once they've returned your painting to your wall, their responsibility ends. I had one situation where a museum returned a very valuable Modernist painting. After they'd gone, the painting fell off the hook and got ripped by the jagged mantelpiece edge. That's the kind of apparently minor detail that we address in the overall approach we take because we've seen all the unexpected examples. These are all strategies that derive from years of witnessing disasters as an insurance company. It derives from our core area of expertise, what we know better than anyone else.



Don't hang paintings over a fireplace you use often