

Prevention

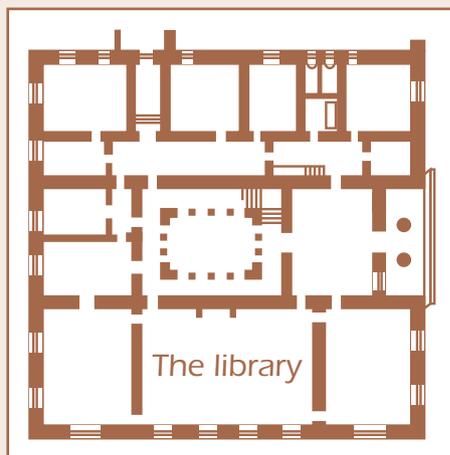


Disaster Recovery Planning - Priority Salvage Card

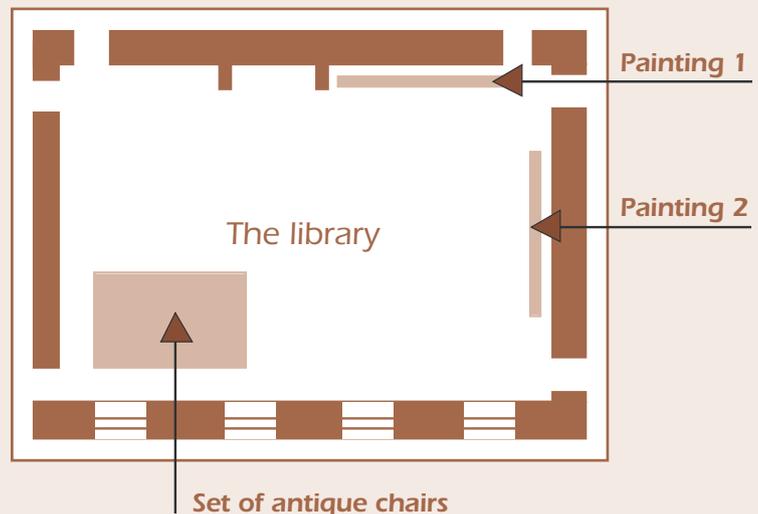
During some events, such as flood or fire, it may be possible to direct emergency assistance to items of great historical, cultural or economic value. In order to make an evacuation as efficient as possible you should consider creating a priority salvage card as part of your disaster planning. These cards should be as straightforward as possible as they may have to be read by torchlight in possibly smoky conditions. The salvage cards should be kept securely on site; ideally beside the principle entry point. Never disclose any items value.

- Include a plan of the building and one of each room.
- Use a photo of the object and add a short description.
- Note any special removal instructions, e.g. if the piece comes apart; or is secured to the wall etc.
- Laminate finished cards for durability.
- Remember you can only remove the smaller more portable items. Larger pictures or pieces of furniture should be protected with fire blankets in situ.

Plan of the Building



Location of the most important objects in the room



Prevention

INTRODUCTION

One of the principle causes of loss, and often the simplest, is water damage. You will find below some general risk management advice for consideration. On the following pages we have also summarised precautionary steps you may take with regard to fire and simple theft. Even though some points may seem trivial, or obvious, experience has shown that it often basic measures which are ignored and forgotten. In order to make the advice applicable to as many properties as possible, this guide is generic. If you wish to have more detailed information on how you can protect yourself, AXA Art's Claims and Risk Management teams are happy to assist you.

WATER

- In Winter time you should make sure that a room's temperature does not fall below 15° C / 59 °F as, otherwise, mildew might start to grow due to an increase in the relative humidity. Secondly, if the temperature is allowed to fall too much, there is also the risk of water freezing - causing water pipes to burst.
- Make sure your gutters are cleaned frequently, at least once a year, especially in the Autumn. Otherwise dirt and leaves may block it and water will start to overflow; possibly over the walls and into your property.
- If you are away from home for an extended period of time a key-holder should inspect the property at least twice a week in order to identify a problem before it becomes too serious.
- Regularly check your water bills for irregularities. An unexpected increase can be a sign that there is a leak. As a precautionary step you should always turn off the mains water-tap if the property is vacant. In case of a burst water pipe immediately turn off the mains water supply and call a plumber.

FIRE

- Install smoke or 'rise in heat' detectors to all fire-critical areas of your home; the kitchen, laundry room, and all exit routes such as staircases and boiler rooms.
- If you live in a larger property, especially if it has several floors, use cross-linked systems as they increase the probability that you hear the alarm. Ideally larger systems should be connected to central monitoring centres, thus providing an Automatic Fire Detection system, which is vital if occupancy is low.
- Have small multi-function fire extinguishers ready-to-hand in all critical areas of your home.
- All devices should be subject to a maintenance contract and should be checked frequently in order to make sure that they are up-to-date and ready for use.
- If you leave a room always extinguish all candles even if it is just for a short period of time. Guards should be placed around real fires.
- Real fires should be checked by a chimney sweep once a year to make sure that the chimney is clear before use in the Winter season.
- Old type three bar electric fires should be replaced by safer, oil filled radiator type heaters.
- Faulty electrical wiring can cause fires. A qualified electrical engineer should test any electrical wiring that is over twenty years old.

BURGLARY

- Intruder alarms should, ideally, always be set (even during the daytime) whenever you leave home, even for the briefest periods.
- Make sure that doors and windows are locked when you leave home. Remember to also secure any 'accessible' windows on the upper floors.
- Many thefts are "opportunistic" - always check who you open your door to and ask for identification from tradesmen. Never leave strangers unattended.
- Simple time switches, which can regularly turn on lights or play music, will make it harder for burglars to determine whether you are at home or not.
- Occupancy is often the best form of security. A regular inspection, at least twice a week, by family, staff or key-holders gives the impression of occupancy. This can be simply achieved by regularly emptying your mailbox, adjusting curtains, blinds or shutters, and dropping rubbish into the dustbin in order to create the impression that someone is at home. In the winter they shall leave footprints in the snow in and in the summer they can water your plants in the garden. Pets, especially dogs, improve the impression the house is occupied.
- You should always make sure that you can be reached whenever you are away from home for an extended period. You can do this by giving a neighbour, or your security company, a telephone number on which you can be reached. If you have a mobile phone, do not forget to take along a charging device.
- Never try to confront a burglar. If possible use the silent alarm button in your intruder alarm system to summon assistance, or telephone the police.

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Originating 40 years ago as Nordstern Art Insurance we are now the leading specialist for financial and cultural protection of fine art and rare collectibles, be it for first time buyers or renowned private collectors, corporate collections, private or public museums, the art trade, conservators, artists' estates and foundations or exhibitions worldwide.

We operate in the reputable art market insuring objects in every category: from paintings, drawings and sculpture to stamps and coins; from antique furniture, vintage wine and rare books to vintage vehicles.

Our branches in Europe, North America and Asia offer tailor-made solutions and efficient long-term security for stationary and transit risks.

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Our art expertise as a specialist insurer is reflected in our superior level of consultative service. Clients are provided with access to the panel of our international art experts, whose unique blend of experience in fine art and insurance enables them to track market trends, serve as an industry resource and evaluate risks associated with a collection.

In order to protect art we have established the "AXA Art Research Grant" to donate to institutions who share the same interest in protecting cultural heritage for future generations; research results of projects with partners such as the Centre de Recherche sur la Conservation des Collections (CRCC), Tate, Guggenheim, MoMA, Vitra Design Museum, Musée Jacquemart André, Musée des Arts Décoratifs, Museo Borgogna enable our collectors to improve their stewardship of their art.

The work of our art experts is augmented by an extensive network of renowned curators, appraisers, shippers, handlers and tax consultants. Services to AXA Art clients include guidance on display, preventive and active restoration, packaging, safe transportation and loss prevention. We also produce a range of publications in specific types of art conservation and the art market in general.



