



AXA Art Insurance Collection Management Series: Before Disaster Strikes

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Early in June 2005, even as some 45 million U.S. coastal dwellers wondered whether this hurricane season might deliver the “big one”, no one anticipated the extent of suffering, disruption, and damage that was soon to be unleashed by Hurricanes Katrina and Rita. Luckily, in the seven years following, no hurricane has equaled Katrina’s intensity, although in 2011 Hurricane Irene did leave a reported \$7 to \$11 billion trail of damage in its wake across the Northeast and, just three months earlier, an EF 5 Tornado had laid waste to the city of Joplin, Missouri.

For many museums, galleries, and private collectors, an essential aspect of Collection Management is maintaining a loss prevention plan for tropical storms and hurricanes. Based on AXA Art’s experiences with Katrina, Rita, and smaller hurricanes as well as information gathered from conservators and our worldwide team of experts, we present some key elements of a proper hurricane catastrophe plan for the private collector.

Preparations for Home & Collection

1. Prepare your home by adding protective hurricane shutters, hurricane glass windows, and roof hurricane clips. Install a fortified, waterproof storm closet—custom-made or purchased. Avoid taping windows. This can increase potential damage to your property as well as increase the risk of harm to yourselves and others.

2. Do not store fine art or furniture in the basement or the attic of your home.

3. Prepare and maintain a fine art inventory file with images of each work, name of artist or maker, title, dimensions, media, and year. Include invoices for each item. Protect your documents by securing important papers in water- and fire-proof safes or storage boxes. In addition, keep a copy of all documentation at a separate, secure location.

4. Maintain a list of emergency phone numbers which includes those of your insurance agents/brokers, insurance company (note your policy number), conservators, art storage facility, art transport company, and local freeze dry facilities. Also include the details for an emergency generator and fuel facility, a Hurricane or Disaster Recovery Company (to pump out water, for example) as well as a Contractor to do emergency repair work. Periodically check the numbers to see if they are still valid. Remember that cell phone towers are sometimes inactive for a period after large storms. Therefore, store these numbers in your cell phone contacts but keep a hard copy of the list in a fire- and water-resistant protective cabinet. Keep an extra copy with your insurance agent and another in your emergency kit.

5. Consider a hurricane evacuation plan for your art collection. Contact local art storage facilities that could potentially provide secured storage space prior to the arrival of the tropical storm or hurricane. In the absence of a hurricane evacuation plan, install a HVAC climate control system with a back-up generator, which can protect against rising humidity levels that can damage artwork.

As Hurricane Warnings Begin

1. Make preliminary contact with service providers for generators, freeze-drying facilities, art packers, and art transport companies. Contact your broker or insurance company with alternative emergency contact information.

2. Mount plywood over any exposed windows or doors.

3. Determine which fine art and furniture might be transported to a warehouse with power generator and climate control. Notify your insurance broker in advance of removing works to ensure proper coverage in the new location.

4. If works of art are left hanging on the walls, be sure all hanging devices are secure. Remember that wet plaster lacks structural integrity and works on plaster walls could fall. Glass on framed works can be taped to prevent shattering. Plexiglas should not be taped.

5. Move objects away from windows to a storm closet or to a water resistant area of your home. Elevate works at least 6" from the floor with blocks of wood or place them on shelves. Do not stack works on top of each other. Place them next to each other. If your storage area does not have racks, separate works with cardboard larger than the size of the frame. Protective crates can also be used to store multiple small paintings, works on paper and small objects. Cases should be waterproof and again, elevated off the floor. As Hurricane Rita gathered force, we were greatly relieved to hear from one of our collectors who lives in a high rise building with many windows that he had removed all of his paintings from the walls and stored them, elevated above the floor, in closets, in the bathroom, and in interior spaces in case the windows were blown out.

6. If at all possible, bring outdoor sculptures inside, secure and wrap them in plastic sheeting. Sculptures left outside can be wrapped in burlap or blankets tied with rope to protect from flying sand or objects. Remove outdoor furniture as CAT 3-5 winds can make them dangerous flying

projectiles. If you are not able to bring outdoor furniture inside, bolt it down.

7. Prepare a stock of emergency supplies to include flashlights, hurricane lamps and oil, matches, battery-operated AM/FM radio with extra batteries, and coolers. If you have an emergency generator, make sure it is above possible high water levels and make sure it is only used in dry outdoor areas, away from anything flammable. Include a waterproof instant camera to use to document any damage. Include fans and dehumidifiers re-circulating air and air drying once power is returned.

8. In preparation for potential evacuation of an approaching storm, each household member should have a backpack ready and include a change of clothing, bottled water, nonperishable food items such as granola bars, as well as an up-to-date list of any medications with dosage information. Include all doctors' names and phone numbers. Also include contact and meeting information for the household, child care supplies, or special care items.

After the Storm:

1. Photograph your rooms and document any damages to works of art.

2. Furniture is particularly vulnerable when flooding occurs. Decorative wood elements may become loose or detached. Check for loose, damaged, or deteriorating wood. Arrange to have these pieces of furniture treated by a conservator as soon as possible.

3. If objects are wet, gently blot off excess moisture with towels or blotting paper. Remove wet backings, mats, and frames.

4. Remove any remaining wrapping on outdoor objects and rinse the sculpture with clean water.

5. Move works to an air-conditioned area. If there is no power, move works to a lighted area with air movement. Mold develops quickly in high humidity, high temperature, and darkness but cannot survive in well-ventilated conditions.

6. A fine layer of salt may have been deposited on works during the storm. Carefully dust secure works with a soft brush and wipe metal objects with a soft cloth.

7. Contact a conservator as soon as possible, as early treatment can reduce damages to paintings, sculpture, and works on paper.

8. In the event of a loss, contact your broker or insurance company immediately.

A loss prevention plan stressing rapid intervention will help you to mitigate damages to the collection you have so passionately built. Preparation is the key to damage control.

For more information on insuring your collection, please contact 888-873-6931.

This announcement is advisory in nature and is provided for informational purposes only. It is offered as a resource to be used by insurance advisors and insureds in maintaining an appropriate loss prevention program. No liability of whatsoever kind is assumed by AXA Art Insurance Corporation by reason of the information contained in this announcement.

Image: Hurricane Rita as it started making landfall on the Gulf Coast on September 23, 2005. Credit: NASA image courtesy Jeff Schmaltz, from the MODIS Rapid Response Team at NASA GSFC.

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