



Insuring is also an art.

Trust Vanbreda to insure your valuable objects and art collection.

Discover our unique and exclusive approach for employees of European institutions.



- You have a number of valuable paintings or pieces of furniture: how much are they insured for?
- Are you wondering how much your insurance will pay if your valuable vase or your antique ornate cabinet is damaged or even stolen?
- Are you the proud owner of a collection of silver, porcelain or crystal, for which you would like comprehensive cover, including breakage?
- Would you like personalised insurance for your wine cellar or your collection of vintage cars?

A conventional fire or theft insurance is no solution. Thanks to our exclusive cooperation with art insurer Hiscox and Afiliatys, we are able to guarantee you, as an employee of a European institution residing in Belgium, customised insurance for your valuable private collection.

What is more, you benefit from our exclusive approach, unique on the insurance market: you determine the worth of your valuables yourself. In the event of total loss, we assure you that the amount you have proposed will be reimbursed in full, without any excess.

1. Our product

Vanbreda Risk & Benefits, together with Afiliatys, has put together a total solution exclusively for employees of European institutions residing in Belgium. Whether you have a limited number of valuable objects or a real private collection of art, silver, antiques or other items.

We offer you the most extensive and customer-friendly policy based on the 'All Risks principle': all accidental damage including theft, breakage or loss is covered in line with the 'agreed value'. This means that we avoid subsequent discussion.

Not only do we offer comprehensive solutions for your art and antiques, but the range also includes a number of customised products for unique collections such as wine cellars, books, musical instruments or vintage cars. We have a specific product and our own approach for each of these cases, including worldwide cover for residences abroad, for instance.

As you can see, with Vanbreda Risk & Benefits you no longer have to keep your valuables under lock and key to be able to enjoy them!

2. Our exclusive approach for employees of European institutions

The choice is yours:

- either you draw up your own list of your valuable items and determine the value you would like to insure yourself;
- or you can make use of a **free estimate** for up to 15 items provided by a recognised and independent art expert.

In BOTH cases, we accept this value, which will not be discussed in the event of a claim. In the event of total loss, you always recover the full amount agreed.



3. What do you have to do?

Send the enclosed form back to us with a brief list and description of the items:

- nature and/or material of the item (e.g. carpet, painting, etching, wood, stone, silver, drawing, sculpture, antique, porcelain, crystal, etc.);
- brief description or title of work of art;
- name of the artist (if relevant);
- the **value you attribute to it** (you can reason upon the original value, an attested value or the value you attach to the item yourself).

On the basis of the list drawn up and filled in by you, we send you the policy at the agreed price.

	PREMIUMS *
Total insured amount up to 50,000 EUR	150 EUR + TAXES (9.9%)
Total insured amount up to 75,000 EUR	210 EUR + TAXES (9.9%)
Total insured amount up to 100,000 EUR	270 EUR + TAXES (9.9%)
Total insured amount up to 150,000 EUR	375 EUR + TAXES (9.9%)
Total insured amount up to 200,000 EUR	480 EUR + TAXES (9.9%)

You can also complete the online form on www.eurinsurances.be/formarteng.
Fill in the form and know immediately which premium you will have to pay!

* premium based on All Risks terms and conditions including theft, loss and breakage

4. A few preconditions

When preparing your list, you need to take account of a few preconditions:

- the minimum value per item must be 500 EUR;
- the maximum value per item is 12,500 EUR;
- jewellery and collections worth over 200,000 EUR can only be insured subject to a visit from our art expert.



5. You don't fulfil the preconditions?

Our art expert will be pleased to assist you if:

- your collection exceeds a value of 200,000 EUR;
- you have items with a value in excess of 12,500 EUR each;
- your collection comprises more than 15 valuable items;
- you wish to take out All Risks insurance for jewellery as well, also all over the world;
- you are looking for a customised solution for your specific collection (wine, vintage cars, postage stamps, silverware).

Even if you do fulfil the prior conditions, but would nevertheless like to receive some personal advice, our independent art expert will be pleased to assist you. Our offer to estimate the first 15 items free of charge applies in this case, too.

6. More details?

Make the most of this exclusive offer and return the request form to us.

However, if you would like additional information first, please contact our art insurance specialist on + 32 03 217 56 41 or at vip@vanbreda.be.

You can also make an appointment in our offices in Antwerp or Brussels.

Why take out art insurance through Vanbreda Risk & Benefits?

- Unique and exclusive product for employees of European institutions residing in Belgium
- Simple valuation
- Agreed value: no discussion afterwards
- No excess
- Worldwide cover
- All Risks insurance including theft, loss and breakage
- Free estimate for up to 15 items

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