



sedgwick®

# Fine art

Giving art its full value

Expertise in furnishings and precious  
and decorative items







# Anticipate and advise

To deal with this divergence effectively, Sedgwick has developed a brand new concept based on three fundamental principles:

- Anticipation and advice to reduce risks to a minimum
- Restoration of artworks and assets through a service of impeccable quality
- Fair financial valuation of items and costing of incidents

## The fine art preliminary expertise

Sedgwick is now in a position to offer, throughout France, a preliminary appraisal of assets prior to an incident, irrespective of the field of competence and the status of the items. We can establish insurance values, inheritance values and more.



## Five possibilities of adapted expertise are:

### Assistance with underwriting

An appraisal of items principally based on photographs. We indicate an amount by item or by lot. This product is reserved for underwriters. Its purpose is to determine insurance values and to identify important pieces. Set fees.

### Appraisal of items

We produce a description for each item on the basis of photographs, certificates, etc. Appraisals are not provided for jewellery, objects made of precious metals or pieces of great value. We assist in creating the client dossier. Fees are set, based on the research required.

### Appraisal on our premises

The client brings the pieces to our offices to be appraised. Our experts examine them and produce an appraisal report. Hourly fees.

### Appraisal on site

Our experts appraise the full inventory of precious items and assets on the client's premises. Several experts may be involved, depending on the specialist knowledge required. In the case of small amounts, there may be set fees, or fees may be calculated by the hour.

### Our procedure

We establish a fee quotation based on a telephone conversation and the exchange of information by email or by mail with the client. Once agreed, an advance payment is made and an appraisal appointment arranged by the appropriate specialist(s). Following the appraisal, a detailed report is sent to the client in duplicate.

## Our added value

Our procedure for ensuring the security and confidentiality of information. Sedgwick is the only firm which ensures the security of all information and preliminary appraisal reports.

# Risk analysis and prevention

## Expertise in risk of theft, intrusion and malicious intent

Sedgwick conducts an assessment of the level of security offered by the anti-theft and anti-intrusion systems, including mechanical security and electronic detection, and puts forward recommendations for improving overall security, taking into account the objects and assets to be protected.

These recommendations may be technical, organisational or legal in nature.



### Mechanical security

- The security systems
- The locks
- The glazing
- The safes



### Electronic surveillance and detection

- Access control
- Electronic detection
- Video surveillance
- Remote surveillance and security

## Expertise in vulnerability to fire risks

Fires represent a major risk for private individuals, businesses, and local authorities, both in operational terms and in financial, human and environmental terms.

Sedgwick assists you in assessing the risks of a fire and of the foreseeable impacts.

We then recommend what security and prevention measures should be introduced in order to limit the frequency and impact of such accidents.

### Flexible risk prevention which can be tailored to your needs

Additional assessments can be conducted on request:

- A tour of the private spaces (a sample)
- A tour of commercial premises and companies focused on the nature of their business activities
- Photographic analysis of anomalies
- Assessment of the building's security in terms of fire and theft
- Assessment of the level of building upkeep and equipment maintenance
- Identification of the risks associated with the urban environment
- Identification of the level of natural risks
- Overall rating of the risk level associated with the building



## VIP consultancy and large estate audits

As well as our risk prevention services for private individuals, Sedgwick also offers VIP clients its specific auditing and consultancy services, guaranteeing total confidentiality for owners' complete anonymity.

### The service consists of three stages:

1. Evaluation of furnishings and contents.
2. Anti-theft and intrusion systems protection levels assessment, including mechanical protection and electronic detection and improvement recommendations to reflect the items and assets at risk.
3. Costing of buildings and reinstatement value in the event of loss, notably fire. For this final stage, we call on our specialist team to investigate the causes and the circumstances of the fire.



## A network of experts at your service



### Theft

- 33 experts specialising in theft, accredited by the CNPP and fully conversant with the latest theft techniques and security solutions



### Fire

- Sedgwick specialists, accredited by the CNPP: INSSI and CERIC
- A flexible service tailored to your needs

For all inquiries, please contact:

**Stéphane Poulard**  
Responsible for the activity  
of Risk Audit and Prevention



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# Anticipate and advise

Training which meets your efficiency needs.

## Training of professionals

To develop the skills of your teams, Sedgwick has chosen to open its specialized internal trainings to insurance companies, administrators, experts and students.

## Approved training organization

Sedgwick is an accredited training organization offering a complete range specially adapted to artworks and precious items for one simple purpose: to provide you with first-rate training that will ensure the skills of your teams and improved productivity, right now and later.

## Experienced trainers

Sedgwick's expert trainers have unrivalled excellence, and offer over 10 years of combined experience in the areas of protection, insurance and art.

## Engineering training

We analyse your training needs and propose either to use existing modules or to develop specific modules.

In inter-companies, training sessions take place in our premises according to our annual calendar. In-house sessions can be held on the dates that suit you best, in our office or in one of your site.



## 20 fine art training modules

### Knowledge of the insurance sector

- Theft and the law
- Theft and contracts
- Examination of guarantees
- Examination of documentary evidence
- Calculation techniques

### Decorative arts

- History of the decorative arts
- Style and techniques of XVIII-century furniture making
- Understanding contemporary art
- Graphic art
- Ceramics
- Timepieces and watches

### Security systems

- Technical inspection of mechanical security systems
- Technical inspection of electronic security systems
- Managing the use of alarm systems, remote surveillance and security personnel

### Jewellery/Gemstones

- Jewellery 1 training
- Jewellery 2 training
- Technical appraisal of jewellery

### Fraud

- Fraud
- Argos

For all inquiries, please contact:

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# Accompany during disasters

The specialists in art objects and decorative arts at Sedgwick offer clients a full restoration service according to the type of accident sustained (water damage, fire, civil liability), as well as the restoration of items damaged or retrieved after a theft. Irrespective of the item or the nature of the incident, Sedgwick places at your disposal its network of specialist restorers to support the insured party prior to and during the restoration of their assets.



## Broadening the range of solutions post-loss

After a loss, Sedgwick supports you with a combination of traditional loss adjusting and innovative new services until final completion of the file:

### Free “Theft Emergency” helpline

This emergency helpline assists clients right from the initial assessment to proceed with all necessary immediate material repairs such as the replacement of locks, costing of damage and contact with repair firms and local craftsmen.

### Free “Items of Value” helpline

Where the loss involves jewellery, an art object, a decorative piece or a large and important item of furniture, Sedgwick guides the claim handler in determining the size and significance of the claim.

### Rep’art: specialist restoration services

Whatever the nature of the loss, Sedgwick places at your disposal a network of specialist restorers to support the insured party in the restoration process.

### Replacement of items

Sedgwick researches and organises identical replacement of damaged or stolen items. To do so, we call on a network of professional contacts throughout the art and antiques world.

### Removal risks

Sedgwick specialists work directly with removal firms or with insurers covering the risks of damage to items during transport.

Beyond simply restoring the item to its original state, the aim of restoration is to preserve its sentimental value for its owner. In addition, the cost of restoration is often significantly less than the cost of replacement.

### A national network of specialist restorers

#### A service covering over 40 categories, including:

- Art objects
- Asian art
- Books
- Brassware
- Bronze
- Carpets, tapestries
- Ceramics
- Costumes
- Everyday objects
- Fashion accessories
- Furniture
- Glassware
- Gold and silverware
- Ivory
- Jewels
- Jewellery, gemstones
- Lighting
- Mirrors
- Paintings and graphic art
- Photographs
- Religious art
- Sculptures
- Timepieces
- Tribal art
- Watches
- Wines and spirits

**Our added value**  
We organise for you the transport, restoration and insurance of assets.



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## The strength of a specialist network

Network coverage throughout France of 33 adjusters specialising in furnishings, art objects and precious objects. (18 fine art adjusters handling all types of loss and initial appraisal and 15 specialist theft adjusters).

All are fully qualified and recognised authorities in their selected fields – auctioneers, gemstone specialists, art historians, to name but a few.

10 “back office” specialists dedicated exclusively to theft claims.



- **Northeast**  
3 fine art adjusters  
6 theft adjusters
- **West**  
2 fine art adjusters  
2 theft adjusters
- **Southeast**  
3 fine art adjusters  
1 theft adjusters

- **Île-de-France**  
4 fine art adjusters  
2 theft adjusters
- **Southwest**  
3 fine art adjuster  
1 theft adjusters

### Client contact

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### Trainings

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### Audits and risk visits

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