

**HUB INTERNATIONAL MID-ATLANTIC, INC**  
(formerly Flather & Perkins, Inc.)

**FINE ARTS DEALERS PROGRAM  
FOR FULL MEMBERS OF THE  
AUTHENTIC TRIBAL ART DEALERS ASSOCIATION**

<u>LIMITS OF INSURANCE</u>	<u>DEDUCTIBLE *</u>	<u>RATES</u>
Under \$100,000	\$1,000.00	\$1,350.00 Min. Prem.
\$100,000 - \$250,000	1,000.00	\$.8085 per \$100/coverage
\$250,001 - \$500,000	1,000.00	\$.6825 per \$100/coverage
\$500,001 or more	1,000.00	Please call for rates

\$100,000 or 50% of Premises limits, whichever is greater, worldwide "All Risk" Transit and Any Other Location coverage for Shows/Exhibitions is automatically included.

Covered Property consists of Objects of Art of every nature that are owned by you or in your care, custody and control, or for which you have agreed to insure.

- "All Risk" including Breakage
- Owned Property covered at the Cost plus 20% or Selling Price less 20% whichever is greater
- Consigned Property covered at the lowest agreed consigned amount (net to the owner) plus 20%
- Locked Vehicle Warranty
- Gold coverage (jewelry, antiquities, etc.) is included
- Earthquake coverage included except in California
- Open to any full member of ATADA
- Each insured is to complete an application subject to Underwriter's review

- \* to increase the Deductible to \$2,500 – 5% premium credit
- to increase the Deductible to \$5,000 – 15% premium credit

Personal Fine Arts coverage available upon request

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