



PRIVATE CLIENT GROUP

# Emergency Planning Guide for Collectors



# INTRODUCTION

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AIG Private Client Group’s\* Art Collection Management team has compiled this reference guide based on decades of experience. While it is impossible to predict every catastrophe, thorough pre-event preparation and post-event response planning can help reduce the likelihood of loss and limit the severity of unavoidable damage. To help you proactively keep art and other valuables out of harm’s way, follow our Prevent, Prepare, Respond and Recover recommendations, and use the information provided to create your own customized plan.

## EVERY EFFECTIVE COLLECTION EMERGENCY PLAN SHOULD:

- ✓ be in writing;
- ✓ establish responsibilities and authorities;
- ✓ include a schedule for updates and training; and
- ✓ dovetail with emergency plans for family, staff and property.

**Before writing your plan, consider the perils specific to your collection, such as:**

ACCIDENTS	NATURAL EVENTS	SECURITY	TECHNOLOGY
Breakage	Earthquakes	Civil disturbances	Mechanical breakdown
Fires	Hurricanes	Terrorism	Power outages
Leaks and spills	Tsunamis	Theft	Structural failure
	Volcanic eruptions	Vandalism	
	Wildfires		
	Wind/tornadoes		

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## PLAN COMPONENTS

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\*AIG Private Client Group is a division of the member companies of American International Group, Inc. (AIG).

This guide is intended as a reference on how to protect, preserve and, if necessary, evacuate your collection in the event of a disaster. The information and directions contained herein are suggestive only and should not be considered mandatory. It is the responsibility of policyholders, family members and/or staff to use their judgment concerning what actions may or may not be appropriate in an actual emergency. Individuals who are not trained emergency personnel should never put themselves in harm’s way to remove or evacuate collection items. The protection of human life is always the first priority.

# PREVENT

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Eliminating hazards well before disaster strikes can mean the difference between enduring a significant loss and avoiding one entirely.

## CONSIDERATIONS FOR ALL RESIDENCES

- Install one monitored smoke detector for every 1,000 square feet, and in any room where valuables are concentrated. Heat sensors are recommended in kitchens, garages, attics and mechanical rooms.
- Place fire extinguishers in easy-to-access locations, and train staff on their use.
- Store flammables such as gas, paint or solvents in fire-resistant cabinets or containers.
- Install alarm sensors near water sources and cooling mechanicals to detect leaks.
- Elevate uninstalled artwork at least six inches above the ground to better protect from floods and leaks.
- Prepare a Home Plan that includes locations of water, gas and electrical-shut-offs, and train family and staff on their operation.
- Ensure your street address is visible to emergency responders.
- To facilitate emergency access to gated properties, have the fire department install a Knox box, and ensure that each electric gate has a manual open option.
- Record alternate access routes to your residence to be used if the primary road is impassible.
- Assemble an emergency toolkit containing all materials required for safety, art packing and cleanup.

## HURRICANE PREPARATION

- Designate a safe area to protect important and fragile objects, such as a room above the first floor with no exterior exposure, or a fire- and water-resistant vault.
- Ensure your back-up generator can run critical systems for at least two weeks.
- Devise a plan to protect immovable outdoor artwork during severe weather.
- Consider relocating your collection to a specialized storage facility if your home will be vacant during hurricane season, or if your backup generator is inadequate.
- Before a storm hits, move outdoor furniture and other unsecured items inside, or cover and batten them down if they must remain outside.

## WILDFIRE PREPARATION

- Maintain at least 100 feet of defensible space surrounding your home by using Firewise landscaping; eliminate combustible landscaping and replacing it with fire-resistant, irrigated options.
- Store wood piles away from structures.
- Annually trim tree branches at least 10 feet away from roofs.
- Regularly ensure that gutters are clear of leaves and other debris.
- Enclose all eaves, bird-stops and open areas under decks.
- Install ember-resistant venting.
- Replace all plastic or single-paned skylights with fire-rated material.

## EARTHQUAKE PREPARATION

- Identify the location of your home's seismic shut-off gas valve. Have a licensed plumber install one if you don't already have one.
- Have your art handler install all pictures using earthquake-mitigation hooks to prevent them from falling off walls during a tremor.
- Secure breakables using museum wax and secure sculpture to pedestals, and pedestals to floors to prevent toppling.
- Secure top-heavy furniture and cabinets to walls to prevent toppling.
- Ensure cabinet doors always remain latched so they stay closed during a tremor.

## CONDOMINIUM/COOPERATIVE CONSIDERATIONS

- Record emergency/off-hours contact details for your superintendent or managing agent.
- Your building's staff might be your first line of defense. Consider empowering them to handle art in an emergency.
- Learn your building's requirements for Certificates of Insurance, including General Liability and Workers Compensation, for responders. Consider implementing an annual arrangement with your art handler to allow their certificates to remain on file with your building.
- Record elevator types, dimensions, hours of access and any items that require rigging.
- Determine regular hours of access and necessary arrangements for off-hours building access.
- Review your emergency plan with your building's management.

# PREPARE

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## Identify art resources, assign responsibilities and document your plan to ensure a seamless response.

- Implementation.** Decide who is responsible for implementing your plan and create a contact list with your response team leader's information at the top. This coordinator should live near the collection.
- Collection inventory.** The format can range from a simple spreadsheet to a sophisticated database, but must include descriptions, dimensions, images, and locations. Unless the information is stored in the cloud, keep a copy in a water-and fire-resistant safe, with a duplicate stored off-site.
- Valuation.** Maintain current insurance values by scheduling regular updates. Your AIG art collection manager can recommend qualified appraisers in your area.
- Art handling.** Establish relationships with local art handling firms and familiarize them with the layout of your home and collection. Resources may be scarce during a catastrophe, so prepare a Letter of Understanding or service contract with them to ensure availability when needed. Identify in advance which objects can be handled pre- or post-event by you and which will require assistance.
- Off-site storage.** Your art handler may also offer trucking and storage for evacuation and triage. Confirm that the storage facility has environmental controls, backup power, an emergency plan and is not in a flood zone. Identify another storage solution outside of your immediate area to be used as backup.
- Removal.** The risk of damage increases whenever art is in transit, so consult with your art handlers to establish criteria for determining when it would be best to triage art at home or evacuate it. Learn how to properly shelter art in place by identifying internal weatherproof or fire-resistant rooms.
- Conservators.** Establish relationships with conservators who are experienced in disaster response for each genre in your collection. Ask them to examine your collection and provide triage instructions so items can be quickly assessed and stabilized if damaged.
- Plan distribution.** Your contacts, home plan and removal list will become the basis of your emergency plan. Distribute copies to those tasked with execution, and place copies in easily accessible locations.
- Practice.** Regularly test the plan to ensure participants are aware of their responsibilities. The more contingencies anticipated, the better the preparation. Reassess the plan annually to ensure the roles and contact information are current.

## RESPOND

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Conditions can change rapidly in an emergency, so check often with local emergency services, and adhere to official directives. Safety is paramount.

- Activate your plan by contacting your art emergency response team leader.
- Contact your designated art handlers if moving your collection appears necessary in advance of a flood or impending storm. We discourage transporting valuables in personal vehicles.
- Move art away from areas at risk for water intrusion in the event of a windstorm, leak or flood.
- It may be too late to remove your collection if a wildfire is nearby. Focus instead on securing the home itself to prevent flying embers and smoke from entering. Close all exterior doors, windows, vents and flues; cover art, collectibles, furniture and rugs with fabric sheets to limit damage from soot residue.

## RECOVER

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As soon as it is safe, assess any damage and implement measures to protect your collection from further impact.

- Provide a copy of your priority removal list to staff and emergency responders.
- Contact your insurance advisor or claims professional to start the claims process as soon as possible. Be ready to provide your insurance policy number, inventory list and preferred service provider contact information.
- Determine which conservation specialists are needed and contact them to initiate their work. Some items may need to be stabilized immediately to prevent further damage or deterioration.
- If items are wet, mold can form in as little as 48 hours. Place water-damaged books, manuscripts and other important paper items in your freezer to slow further damage and mold growth until a conservator can treat them.
- Consider contacting your designated security provider to protect your assets if there is a power outage or your home's security is otherwise compromised.
- If your collection must be removed from your residence post-event, contact your specialized transit company to transport it to a safe place. Depending on the type of emergency and number of items damaged, you might send everything to one place for triage and inspection, or directly to various conservation studios for treatment.

# CONTACT

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To obtain a sample emergency planning template, for information on fine art resources in your area, or to schedule a meeting with one of our experts to discuss the specific risks to your collection, AIG Private Client Group policyholders are invited to email the AIG art collection management team at [artcollections.pcg@aig.com](mailto:artcollections.pcg@aig.com).

To learn about AIG Private Client Group's Wildfire Protection Unit or Hurricane Protection & Outreach program, or to become a client, visit [aigprivateclient.com](http://aigprivateclient.com) or speak to your independent insurance advisor.

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