



XL Insurance

**Protect  
the unique**



# Welcome to AXA XL Fine Art & Specie

Navigate the links on the right to learn  
what we can do for your business.



# What we insure

AXA XL's specialisation in fine art, high value homes and collectibles sets us apart in the insurance industry.

We protect the full art sector, from fine art, antiquities, antiques, jewellery, watches, classic cars, raw and polished gemstones, and bullion.

Museums, private and corporate collectors, galleries, auction houses, and individual artists can count on our commitment to protecting valuable assets and mitigating losses if they occur.



## Fine art and collectibles

At AXA XL we recognise the uniqueness of each collection and its risks.

Fine art and collectibles come in a wide range of forms, from paintings and sculptures to rare books and vintage cars.

We offer customized solutions tailored to the specific coverage needs of each client, to reflect the unique characteristics and value of the assets, providing peace of mind to collectors.

## High value homes

Based on our international experience and extensive expertise in serving private clients, we have developed a unique concept for seamless insurance protection.

AXA XL offers tailorMade® Home, an exclusive all-risk insurance solution designed to cover private assets including buildings, household contents, personal liability, jewelry, watches, as well as fine art and collectibles.

Offering a full range of coverage modules, high limit up to insured amounts, tailorMade® Home sets a new standard in property insurance and, at the same time, can be tailored to the unique needs of each private client's lifestyle.



## Specie

AXA XL provides customised insurance solutions designed to meet the unique coverage requirements of clients who deal with cash, cash in transit, precious metals, securities, and other high value assets.

Moreover, extending our comprehensive coverage to the world of precious stones and metals, AXA XL's jewellers block insurance and related coverages are tailored to all parts of the value chain.

This includes offering customised products for mining companies, manufacturers, diamond dealers, wholesalers, retailers, private collections, as well as government and museum permanent collections.





# Our art experts

## Passionate about art, professional about insurance

AXA XL’s Fine Art & Specie team comprises professionals with diverse nationalities, backgrounds, along with wide-ranging expertise in the art sector.

Our art experts can proactively address all client needs, thanks to an in-depth technical expertise and knowledge of art domain, collecting trends and market insights, driven by a client-first mindset.

Our global network of restoration and conservation specialists has outstanding experience restoring and conserving art and artworks from all eras, media and artists around the world.



## Our passion for art

With decades of experience in the market, our team of underwriters and art experts assist clients, from valuation to protection, from preservation to restoration, across generations, and geographies.

Our clients can count on our in-house expert advice, as they fully understand the true value of clients’ unique assets.

This forms the cornerstone of our trust-based relationship with clients, assuring them of both the security they seek and the seamless service they expect.

## Our tailored-made approach

Our dedication to a personal approach ensures that during face-to-face meetings, the spotlight is on the client’s artwork, guaranteeing confidential discussions focused on its nature and sensitivity.

We prioritise flexibility, adapting to clients’ unique needs, to provide prompt and appropriate protection solutions for all risks.

We value our close relationships, delivering a personalized service from underwriting to claims management.





# Our claims promise

AXA XL Fine Art & Specie offers a personalized and reliable claims service, encompassing not only professional advice on prevention and protection, but also first-class handling of claims.

Clients can count on dedicated local claims experts, who are there to proactively manage their needs and deliver customised solutions, taking into the account the specificities of each unique art object or collection.

Our expert teams have solid experience in solving a vast variety of cases to deliver a more efficient service.

With our capacity to assist clients across three continents, we ensure a consistent and tailor-made claims experience globally that spreads locally in each country where we operate.



**Regardless of the specificity or diversity of your requirements, you can rely on us to provide a well-coordinated, controlled, and compliant claims experience.**

# Who we are

AXA XL Fine Art & Specie experts lead with distinction in specialized insurance, providing comprehensive coverage for artworks, collectibles, and exclusive valuables globally.

For over 60 years, and well into the future, we have and will continue to assist collectors, museums, galleries, conservators, and artists across Europe, the Americas, and Asia.

Our commitment goes beyond insurance, reflecting a profound dedication to protecting valuable objects and preserving cultural heritage.



## Your global partner for progress



# Company history

## Fine Art & Specie

Drawing upon our extensive experience and a rich tradition of knowledge-sharing within our teams, we have developed a profound understanding of the art insurance market. This collective expertise allows us to navigate the complexities of the art world with a market-based vision.

Let's explore some of the key milestones in our journey.



### 1997

AXA emerges as a major player in art and collectors' insurance, building upon the foundation established in 1961 by Nordstern Versicherung.

### 2001

AXA ART expands its footprint globally, operating on three continents.

### 2003

The company initiates philanthropic efforts, contributing to France's cultural heritage by donating masterpieces to the Louvre Museum. This marks the start of long-term partnerships with various museums.

### 2004

AXA strengthens its commitment to the art world by becoming the lead partner of The European Fine Art Foundation (TEFAF), an exclusive international fair gathering the world's leading art dealers annually in Maastricht.

### 2018

Following AXA's acquisition of XL Group Ltd, the Property and Casualty insurance operations of large corporations, Specialty, and ART merges into the entity known as AXA XL.

Same year, AXA launches the AXA Art Prize US to support emerging artistic talent. Building on this success, AXA establishes the AXA Art Prize in the UK in 2022, which draws on a 10-year legacy of a related prize. This initiative highlights AXA's continued commitment to artists and the creative community.

### 2024

AXA marks the twentieth anniversary of its partnership with TEFAF Maastricht, highlighting their long-standing collaboration within the global art community.

### 2025

To further solidify its commitment to art, AXA becomes a Global Lead Partner of TEFAF by expanding their partnership to TEFAF New York.





# AXA XL's commitment to Art

Living out its passions and sharing them are the fundamental aspects of AXA XL's essence.

As art enthusiasts and professionals in the art insurance sector, we go beyond insurance services. We take action to anticipate needs, mitigate risks, and contribute to the preservation of heritage for future generations.

This is why we have long been committed to sponsorship and partnership initiatives that establish us as an active player in the world of art and culture worldwide.



AXA XL is a proud sponsor of some of the largest global gatherings in the art world. In 2024, AXA XL proudly marked 20 years as the Leading Partner of TEFAF Maastricht. To further solidify our commitment, same year, we have become a Global Partner of TEFAF by expending our partnership to TEFAF New York.

We're also enabling the artists of the future. The AXA Art Prize shines a light on emerging artists, offering them an unrivalled opportunity to have their work seen by curators from Europe's most influential museums.

Learn more about the:

[\*\*AXA Art Prize US\*\*](#)

[\*\*AXA Art Prize UK\*\*](#)

Philanthropy plays a crucial role in our cultural initiatives. AXA Group is actively involved in the restoration of Madame Du Barry's apartment at Chateau de Versailles and a sound installation project at Espace de projection de l'Ircam, Centre Georges-Pompidou. Additionally, AXA is proud to support the Fondation du Patrimoine in its efforts to safeguard and promote local heritage.



# Get in touch

**Discover the world of art like never before with our dedicated team of experts in your region.**

Unleash the full spectrum of our services and capabilities by connecting with us at **axaxl.com**.



**Jennifer Schipf**

Global Chief Underwriting Officer  
Fine Art, Specie & Private Client  
jennifer.schipf@axaxl.com

**Hans Laenen**

Head of Art & Specie, Private Clients APAC & Europe  
hans.laenen@axaxl.com

**Philippe Bouchet**

Head of Art Expertise, AXA XL APAC and Europe  
philippe.bouchet@axaxl.com

**Casey Santangelo**

Head of Fine Art & Specie, Americas  
casey.santangelo@axaxl.com

**Christopher Bentley**

Head of Fine Art & Specie, UK and Lloyd's  
chris.bentley@axaxl.com



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