

# Transit Insurance Training



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All insurance questions can be sent to  
[claims@arta.io](mailto:claims@arta.io)

# Claims at a glance

Claims must be submitted to Arta within **7 days** of delivery

Claims can take **4-8 weeks** to resolve

**Arta prioritizes restoration** if possible, and will work with conservators and the maker if possible to coordinate collection, repair and return

**All communication** about transit claims is with Arta staff, our email is [claims@arta.io](mailto:claims@arta.io)

Clients will be presented with high level details of our Transit Insurance during booking.

Clients who report a claim will be given clear instructions and frequent updates on their claim status

## Notable exceptions

Artwork frames, cases, mounts, pedestals or other display materials are **covered for restoration only**. This excludes filing for total loss.

For objects with multiple objects or sets/components restoration costs are evaluated per piece. If claiming for total loss and the object value is dependent on the entire set (ie. a diptych, a set of sculptures), components or pieces will need to be surrendered to Arta or the applicable insurer.

Insurance **does not cover hinged artworks that slip in transit**.

Arta does not cover pre-existing conditions or damage that ensues from a pre-existing condition while in transit.

Coverage is also excluded if objects that are delivered are not a described upon booking.

Arta can cancel insurance on behalf of the customer at collection if the object is **damaged, unstable and is likely to worsen in transit**.

“Unstable” objects are material or structural conditions that prevent the object from being moved without deterioration. This includes but is not limited to loose joints, cracked or flaking pigments, poorly hinged prints and other issues of structural integrity.

## General notices

The insured value **must match** the invoiced value of the goods.

The invoiced value **can include** additional charges required at purchase related to the object, such as buyer's premium and sales tax. The value should include frames, mounts, pedestals. If these additional charges are not included in the declared value of the object, they will not be paid out as part of the claim.

Insurance does **not include coverage for duties and taxes** paid to customs.

Conditions that cannot be restored or repaired, or when the value of repair exceeds the cost of the item, will be considered for total loss.