

Sea Freight Insurance Checklist Introduction

Prior to the realisation of any shipment, it is advised that you talk to your insurers to understand your coverage, exclusions and the value limits. This is even more important to consider for artworks being sent via sea freight as this is not currently the most common form of transportation utilised by the art sector and some individuals may be unfamiliar with the processes and requirements. Make sure that your wider team is also aware of all constraints. Even if there are no sea freight shipments on your agenda, it is advised to discuss your insurance policies to understand the constraints ahead of time.

It is particularly important that you discuss any cover limitations, special terms and premiums that will be applied to your sea freight shipments. This can differ considerably between insurers and should be discussed prior to the realisation of a shipment.

Clear communication with your insurance partner well in advance of shipments is strongly advised.

Pre-shipment Insurance Checklist

This checklist has been developed by GCC in consultation with leading fine art insurers, insurance brokers and gallery registrars. It contains a suggested process for correctly insuring artwork for transport and information that is advisable to share with your insurers for all shipments over your usual thresholds and is compulsory to be shared prior to every shipment via sea freight:

- 1. Share the following details with your insurers in advance of the shipment (ideally at least two weeks prior to shipping, but this will vary on the specifications):**
 - a.** Artwork(s) details – provide as much information as possible and specifics of the medium in order to determine fragility.
 - b.** Value – individual and totally shipment value.
 - c.** Type of packaging / proposed packaging and who this will be carried out by.

Pictures would be a helpful addition, if possible.

d. Shipment dates and destinations.

e. All shippers and agents involved in the transport.

f. Any other risk management factors you are putting in place. It will be beneficial to share these with your insurer so they can see that you are considering the shipment and doing your due diligence.

2. Discuss the following:

a. Premium charges to your existing policy for the sea freight shipment.

b. Ask if there is any other information that they would like you to provide.

3. Confirm that the following have been carried out prior to the shipment:

a. Lloyd's Market Association Joint Specie Committee insurance guidelines are being followed.

b. You have requested that the container be stowed below deck.

c. Container Inspection Checks have been completed by the shipper.

d. Condition Reports have been completed prior to shipping and that a request for one upon arrival has been made.

Please note: These are guidelines and processes which vary depending on each scenario. You should seek consultation with all professional parties involved.

Disclaimer

This resource is intended to encourage effective communication between clients and insurers, ensuring correct procedures are followed and ultimately leading to an increase in artworks being sent via sea freight safely and with full coverage.

GCC is not responsible for any issues that may arise from using sea freight, even if advised protocol is followed, GCC is not liable for any damage or delays incurred by an increased volume of artworks travelling on ocean routes.

This document has been produced as part of GCC's [Sustainable Shipping Campaign](#)