

The New Collector's Guide to the Least Exciting (but Most Important) Parts of Owning Art

Artsy Editorial

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Photo by Margo Moritz for Artsy.

There's a lot of advice out there about how to buy art—from [how to decide what works you actually want for your collection](#) to what you should know going into an auction. But the purchase of a piece is just the first step in the larger process of owning art. As with a home or car, art requires specialized care, maintenance, and insurance. Fortunately, there's a whole universe of specialists out there who can help. We spoke to a number of them about what you should do after purchasing a work of art.

Shipping and Handling

Simon Hornby, CEO of Crozier Fine Arts, said the first consideration in getting a work across any meaningful distance (i.e. far enough that the work cannot be taken home in a cab) is careful wrapping: All artworks should be protected so that the work will have as little unintended contact with the wrapping as possible.

Even actual packing materials, he notes, can be deleterious to the work—he recalls one plastic statue that had an instant chemical reaction with the bubble wrap used to pack it, leaving the imprint of the bubbles on the work.

Paintings, he noted, are often not fully dry; those should be boxed so a few inches remain between the face of the painting and the box around it. Fine art handlers are accustomed to dealing with novel shapes, sizes, and materials, Crozier said, and will often turn to other industries for new solutions—he's even borrowed a few tricks from the shippers who transport freshly painted NASCAR cars.

For moving works longer distances, he suggests an art shuttle—a moving company that travels along roughly set routes (up and down the East Coast, through the Southwest, to and from the West Coast). They're the most cost-effective way to move works, he said, and still get the benefit of a trained art handler.

Alternatively, said Alain Servais, a Brussels-based collector, you can ask the artist or the gallery to crate the work carefully, and then ship it with a volume carrier like UPS or FedEx. He negotiates the crating at the time of purchase, and said he's never had a problem moving art this way. He has also asked galleries if they can bring a purchased item (say, a work he bought in Mexico City) with them to a closer art fair (such as one in Paris), cutting down on the cost of shipping he'll ultimately have to pay.

If you are using a fine-art shipper for international transport, be sure to get at least two or three competitive quotes, Servais said. And as soon as you've bought the work, be sure to take pictures of it and ask for a condition report, to ensure you get the work you paid for and in the same condition as when you bought it.

Insuring for Safe Passage

Seasoned collectors will typically have a specialty fine art insurance policy that covers their artwork from the time of purchase, said Rand Silver, global director of art collection management for AIG Private Client Group. New collectors should check with their insurance brokers to see whether their existing homeowners insurance covers fine art purchases—and when. Often, Silver said, coverage for purchases doesn't start right away with homeowners policies, something people only find out once an item has been damaged. He estimates that about 60% of AIG's claims for fine art are due to damage during transit and accidental damage (such as in hanging).

Christiane Fischer, president and chief executive of AXA Art Americas, knows that reading the fine print of insurance policies isn't what some new collectors—lured to their first purchase by the flash of the art world—had in mind when they embarked on the long journey of collecting. “There's nothing sexy after you buy a work of art,” she laughed.

Still, having insurance is critical, though there can be barriers beyond the complexity of any given plan. For new collectors on the younger side, the whole concept of picking up a phone and actually calling a broker for insurance is alien given the nature of e-commerce today. So AXA launched a digital portal in March where those with collections of up to \$1 million can simply purchase insurance online—perhaps even for work they bought online to begin with.

Even as insurance becomes easier to obtain, “our biggest competitor is the uninsured,” said Fischer. “Our major task is to educate people.” She offers a few important tips: Make sure that you have all the relevant documentation proving title to a work if you need to make a claim. Also, even if you've purchased a fine art policy to compliment often inadequate homeowners insurance, be sure that it keeps up with the increasing value of the work 10 or 20 years down the line. Trouble can also arise if you're insured through a shipper, some of which will compensate you in the case of damage by the weight of the object (so much for recouping the full value of your [Andy Warhol](#) balloon, popped during transit).

However, when a work is broken, pursuing an insurance claim as a first resort may not always be the most efficient route, said Servais. Sometimes, particularly if the artist is still alive and working, a quicker and cheaper

solution can be found. For example, a friend of one of his children knocked over a €12,000 [Gabriel Kuri](#) sculpture of his that consisted of two pieces of marble holding a catalogue. The marble shattered, and Servais and the child's horrified and apologetic parents spent months dealing with the insurance company before Servais found himself on the phone with the artist, who it turned out had another piece of the same marble in his warehouse. The replacement cost for the marble, including shipping it over, worked out to around €400, which, Servais observed, also makes clear the amount of "good will" he'd purchased for the artwork's original price of €12,000.

Keeping It Safe

One of the biggest mistakes new collectors make is thinking they can bang a nail into the wall and hang up a new painting. Not so.

"Resorting to professional art hangers is sometimes not a bad investment," said Servais, rather than saving a few bucks by trying it to do it yourself. "Because quite often you have your whole family, your wife and kids looking, and in front of you it comes crashing to the floor."

There are a number of questions to ask before hanging or installing a work, such as: Where will the art live? What is the wall made of? Does the wall behind that painting have a pipe that can burst? A fine art handler should know what type of hardware to use depending on the wall's material, the weight of the object, and what, if any, attachment points the artist has already designed for the work, said Hornby.

Then there's location: Is that sculpture within easy reach of an especially active cat or exuberant child? Is the narrow corridor between the kitchen and dining room really the best place for a painting? Silver said he had one case in which a painting that had been hung above a fireplace melted once the fire was lit.

"Ideally we'd like all our clients to encase things in Plexiglass, but we understand people like to live with art," said Silver.

At least when you've seen a work set ablaze you know it's in trouble. Shoddy framing with poor quality materials can damage a work slowly over time, almost imperceptibly, until it is too late, said Jed Bark, founder of Bark Frameworks (which is now employee-owned). Sitting in the 27,000-square-foot Long Island City workshop, Bark explained a few of the hidden risks of bad framing for prints and photographs, particularly: Mat board made of wood pulp will release chemicals that damage a work's material, or sloppy workmanship can mean that when you open a frame the piece rips. Then there is UV light, which can gradually change the color of your print or photograph, unless filtered out by a glaze.

If you've purchased a work at auction or even from a gallery, don't assume the frame that comes with the piece is for the long haul. While some artists custom-make frames to accompany their works for life, other times the frames are meant mainly for short-term display.

"There are some telltale indicators of whether some work has been well framed or carefully framed," said Bark. "The real issues for someone who just purchased a work are: Is the work at risk from the framing practices [used]? And is the framing actually protective?" The answers may not be readily apparent—never open the frame yourself to check. Instead, Bark recommends calling the framer.

Since there are no industry-wide standards, and lots of framers promise "museum-quality archival framing" without really backing it up, choosing a framer with a strong reputation is paramount. Otherwise in 20 years when you're looking to sell that print to pay for your child's college, the auction house condition report might

reveal that it's been terminally damaged by bad framing. The major lesson is that framing isn't simply a decorative addition—it's part of conserving a piece of often irreplaceable art.

Todd Levin, a New York-based art advisor and director of Levin Art Group, said that even with all precautions in place, contretemps occur. Clients of his recently bought a painting for seven figures in Europe, which they needed to ship to the West Coast. He offered to help coordinate the shipping, but they decided to handle it themselves.

He subsequently received a panicked call from the clients: The crate had arrived at the art shipper's warehouse on the West Coast severely damaged, the top of the crate sheared off, and the painting sitting wrapped but otherwise totally exposed. By some miracle, the museum conservators he hired to evaluate the painting and frame concluded it had suffered no damage.

“That was extraordinary luck,” he said. “Needless to say, the client now confers with me for all shipping arrangements, and will be accepting the shipper's insurance in addition to the transit insurance offered on their personal fine arts policy going forward.”

—Isaac Kaplan and Anna Louie Sussman