

Who reigns when it pours?

High net worth homeowners need to be aware of the optimal conditions and prevention measures that can be taken to keep art collections, antiques, contents and buildings in the best condition possible. As April showers loom, **Annabel Fell-Clark** advises on one particularly topical risk — water damage.

THE COMMON perception is that high-value antiques and paintings are primarily at risk from dramatic events, such as complex heists and blazing fires. But one of the real dangers comes from water damage, a rather less glamorous foe.

The causes of water damage are not limited to rivers flooding. Sub-zero temperatures can cause water pipes to freeze, while poorly maintained gutters, sewers and drains can overflow and showers can leak.

One recent large claim resulted from water coming through the wall of a well-maintained West London property. A large work on paper by Cai Guo-Qiang, a well-known contemporary Chinese artist, was soaked. The valuable drawing, made with gunpowder, was a write-off — it practically turned to papier-mâché. This particular loss was due to a very heavy downpour of rain overloading the guttering and water entering the fabric of the building. Water seeped through the walls and entered the second floor of the property.

In-house art historians inspected the damaged work and found the rainwater had distorted the paper, stained the work and caused the ink and gunpowder to run. An independent works-on-paper conservator confirmed the loss and the claim was settled for £700 000. However, all was not lost, as it is now being used for research purposes by Northumbria University.

Heaviest rainfall

The summer of 2007 was exceptionally wet. Rainfall across England and Wales in the months of May, June and July was the heaviest since records began. The rivers Don, Severn and Thames, and their tributaries, burst their banks, causing catastrophic flooding across large swathes of the country. A large number of properties were inundated with surface water, one policyholder had their driveway washed away and out-buildings and floors damaged by water flowing off the M4 directly onto their property.

Interestingly, many of the claims from 2007 came from inner city areas. Of the 55 000 private and commercial properties affected nationally, only a third of them were flooded by rivers bursting their banks. Victorian drains and sewers failed to cope with the large amounts of rainwater falling in such short periods of time, resulting in basements and ground floors flooding.

Properties, particularly those in which drains had backed up, were filled with domestic waste. Not only was this highly



Fell-Clark: many HNW policies cover the cost of emergency artwork evacuation.



Left, top to bottom: two ripped and stained etchings by the artist Enzo Plazzotta that were heavily damaged during the 2007 floods.

Although water damage is a high risk to expensive items, it is covered in all high net worth policies as standard.

unpleasant for the policyholders concerned, but it also raised potential health and safety considerations. Specialist cleaning companies have to be appointed as soon as possible to visit properties such as these and remove any harmful material. Once the waters have subsided and the properties have dried out, decoration can commence and the contents can be replaced.

A claim for a large number of artworks was made by a commercial gallery in Gloucestershire. More than 300 works were damaged — 235 beyond repair — including many Enzo Plazzotta prints and drypoints by Helen Fay. As the conservation costs for these works would have exceeded their

individual insurance values, it was decided, with regret, that it would be uneconomical to restore them.

The gallery was housed in a converted barn, and although situated at a very low level it had never flooded previously. The policyholder was very surprised to find his premises submerged under one metre of water. He and his family worked quickly to remove works, but rising water levels meant the site became dangerous and the removal operation had to be abandoned. Unfortunately, the stock room was situated at a lower level than the rest of the gallery and the artworks stored there were the worst affected, despite being raised several inches off the ground.

Although water damage is a high risk to expensive items, it is covered in all high net worth policies as standard. Water damage is a high claim area, and 32% of all claims advised to Axa Art involve water. The most typical water damage claims are either as a consequence of the failure of pipe fittings or the mastic seal on a shower unit.

Seasonality also affects the type of claim received. During the winter, claims due to burst pipes dominate, while in the spring claims due to heavy rainfall are highest in number. Water damage by flood and burst pipes can have devastating effects on artworks, but policyholders can take simple steps to protect their collections from damage.

Storing works

Works stored in basements and ground floors should not be left directly on the floor. Instead they should be placed on plinths or in racks. Pictures can be spaced adequately from walls using ordinary cork spacers, stuck behind the corners of the frame. And a simple polythene tent can be draped over stored works to prevent water leaks from above damaging stored works.

As soon as water is discovered in rooms where high-value art and antiques are displayed these items should be removed and put somewhere safe. As a matter of course, many policies include cover for the costs of emergency evacuation of artworks.

It is then essential that a qualified conservator assesses the situation and advises on the best course of action as soon as possible. At the Gloucestershire gallery the works that could be restored were returned to the gallery. Some of the oils involved in the flooding were recently shown in a London gallery. The works that could not be saved became Axa Art's property as the insurer; some were sold at a charity auction, raising money for the Art Fund, the UK charity that saves art works for the nation. The rest have been used to create a dramatic 'cascade' display at several art fairs to help educate art buyers about the various ways to protect their art works.

PBS

Annabel Fell-Clark is chief executive officer of Axa Art UK

» ARE POLICYHOLDERS PREPARED FOR WATER CLAIMS? Keep up-to-date with high net worth news www.postonline.co.uk/tag/hnw