

arts

The show that's already a guaranteed smash

When disaster strikes an Old Master, the insurers step in — then what? A new exhibition sheds light on the weird world of 'total loss' art. **Catherine Nixey** reports

There will be no "do not touch" signs. Nor will there be any ropes, keeping visitors away from art. And no officious security guards stopping you from touching them. Instead, if you happened to be in Chicago next week and visit a new art exhibition there, you will be encouraged to touch the pieces, turn them round, even pick them up. Yes, even the Jeff Koons artwork.

Or possibly we should say the Koons artworks. Because the balloon-dog piece on display here is now, technically speaking, several pieces, since it fell off a private owner's mantelpiece and ended up in several bits. Knocking anything off a mantelpiece can be galling. Knocking off a Jeff Koons — given that one recently sold for \$58.4 million — might be even more so.

Although perhaps even the "art" part of the term "artwork" isn't right either. Elka Krajewska is the artist who is the founder of the Salvage Art Institute, which is putting on this exhibition, and she feels that such works are no longer quite art.

After the dog was dropped its value was claimed from its insurer and that, she says, creates "some sort of severance" between what a work used to be and what it is now. Indeed the exhibition is titled *No Longer Art* — a term that has a wistful romantic feel, although others have called this kind of art "zombie art", "twilight art" and even "totalled art".

Unromantic though that last term may be, it's accurate. Because art, like a car, or anything else that you can insure, can be "totalled". Unlike with a car, it takes considerably less to total a piece of art. A careless glass of white wine at an opening and a £60,000 painting finds itself off the gallery wall



Jeff Koons's aluminium Red Balloon Dog broke when it fell from a mantelpiece. Right: this £10,000 violin shattered after its owner fell over and is now on the wall of an insurance office

and in a drawer in an insurance company. Although that — to mix alcoholic metaphors — is small beer.

This, after all, is a world where a chip on the rim of a porcelain cup can wipe many millions from its value; where a tear in a Monet might reduce its worth to 10 per cent of the original. When that happens, the owner can — if they wish and the insurer is in agreement — take the insured value of the work and the work becomes the property of the insurer.

At which point the insurer can generally do what it likes with it. Some works are repaired and resold at a lower price. Others, for various reasons, remain in the warehouse of the insurer for ever; art in limbo. Others still — the lucky, redeemed ones — might find their way into a new life with Krajewska.

The 50-odd works in this exhibition include a triptych that lost one of its panels and is now a diptych — and valueless. There is a lithograph by the artist Robert Rauschenberg that was scratched in transit and declared a

total loss — even though, Krajewska says, "we've looked and nobody can see a flaw".

Other works might go on to cheer up the offices of the art insurer. The Chicago exhibition is being put on in participation with AXA ART Insurance, a specialist art insurance company. Its London offices have the air of a convalescence home for injured art. Behind the receptionist is an enormous marble statue, thought to be of a poet, which was worth £35,000. Then he fell off his pedestal (in a literal and metaphorical sense), chipping his cloak. Now he sits next to the franking machine.

A "not very expensive" £10,000 violin that a student cracked when he fell, now sits in a frame on the wall, preserved mid-shatter. Also in AXA's possession is a de Chirico painting that was hanging in its owner's house when an out of control wrecking ball came through the wall of an adjacent room and through the centre of the artwork.

Nick Brett is the underwriting director of AXA ART. We are sitting in one of the insurance company's meeting rooms beneath a print by the abstract painter Victor Pasmore that was once worth £20,000. Brett points out a small tear in the top right-hand corner that is hardly noticeable. The work was declared a total loss, the money paid out and now it hangs here. "Actually I really like it," says Brett.

Brett is the sort of man you hope to meet in the fine art world. He wears a red woollen tank top and a signet ring, uses words like "frightfully", refers to the "world wide web" and has the vague air of someone who, were he not working in an office in east London, would be busy getting himself into pickles with Tuppy Glossop. He is also extremely sharp.

"Art is not straightforward thing to insure," he says. It is "very subjective in its nature. It's not like buying a car. You can say this car does 40 miles to the gallon; the seats are by any measure extremely good for your back ..." He pauses as if to think of what other characteristics a really excellent car might have. "You know, it starts every time you turn the key ..."



He tails off. Brett is, you sense, more of a fine art man than a motoring one.

Art, by contrast, is much less measurable and, as a result, so too is judging to what extent it has been damaged. "It's a grey area" says another broker, who didn't wish to be named. "You can have a piece and there's a scratch in the corner and a dealer may



The Giorgio de Chirico painting that was struck by a builder's wrecking ball

try to convince you it's a total loss."

Whether or not art is declared a total loss depends in part on how bad the damage is. "If you drop a bureau bookcase off a crane: goodbye, bureau bookcase. If you have a fire and an object is consumed, it's gone. If you get a flood and your collection of prints is floating around on the waves, it's a total loss. These are all very easy claims to settle."

Much trickier to settle are the accidental damages: the wine spilt on the modern print at a gallery party; the Monet that is dropped in transit and cracks; the Picasso with a scratch. At this point, the question of whether a work is a "total loss" becomes, says Brett, "incredibly subjective".

It depends partly on what the work is: weathered Old Masters are easier to restore, with repairs harder to spot, and therefore these retain their value better than modern works, which are expected to be pristine. It also depends who owns it: generally speaking, owners will want to retain family heirlooms regardless of the amount of restoration, whereas dealers may prefer a total loss. For some dealers, a total loss can often be as good as a sale.

How then do insurers ensure that an owner hasn't damaged their work themselves? Are there investigations

“No gallery wants to be known as the one that dropped a Picasso

and fingerprintings? "We operate on trust to a very large degree," says Brett. Total-loss art raises questions about what all these collectors — and we viewers — are seeking in the first place. Not the art, surely, since if you really loved a painting, surely you'd love it chipped or not? "Why do people want art?" says Krajewska. "All these people that buy art and put them in freeports and use artwork as an investment — that really bothers me." With her exhibition she wants "to be explicit about what value does to works".

Total losses are rarely discussed. Phone a gallery and ask to be told about total losses that have happened on their watch and you will be politely fobbed off. Contact an auction house or a dealer and you will get the same reaction. No dealer, no owner and no gallery wants to be known as the one that dropped a Picasso or totalled a renaissance masterpiece.

Some years ago the National Gallery broke a renaissance work by Domenico Beccafumi, whose works can sell for more than £1 million at auction. I ask to speak to them about it. The gallery tells me that an appropriate person isn't available and sends a six-year-old press release.

"There is a great deal of sensitivity," says Brett. "It's understandable. They are entrusted with these objects which they look after on behalf of the nation and if damage happens it's a major blow for them. They take great care, but sometimes things do go wrong."

Duncan Robinson, the director emeritus of the Fitzwilliam Museum in Cambridge, knows just how sensitive these matters can be. When he was director of the museum in 2006 a visitor to the gallery fell down some stairs and knocked over three Qing dynasty vases, shattering them into, literally, a thousand pieces. He felt "dreadful. You do feel an enormous sense of responsibility for the objects you look after."

Those vases were not a total loss, mainly because, as Robinson explains, they were not insured. "Most museum objects are not insured. By and large with really important collections the institutions that hold them couldn't possibly afford to pay the insurance premiums. Imagine the University of Cambridge trying to pay the insurance premium on billions of pounds' worth of Master paintings." So if a million-pound work is destroyed, museums generally have to fix it or lump it.

"The consolation for a museum," says Robinson, "is that museums set their faces against commercial value. The argument is that by putting something in a museum you have taken it out of the marketplace and you have in a sense removed its value in terms of a negotiable price. Forgive the pun, but it has become priceless."

A similar attitude is seen back at the exhibition of *No Longer Art* in Chicago. Would Krajewska mind if one of her visitors dropped a bit of the balloon dog, making it even more bits of balloon dog? She is philosophical. "We don't invite further damage but if an accident happens it will be added to the work's life story, no liability."

At the **Neubauer Collegium for Culture and Society, Chicago (salvageartinstitute.org) to June 26**

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