Managing Loans

This guide offers practical guidance on managing loans effectively – for both borrowers and lenders.

Overview

Loans of objects, artworks, and taonga are an essential part of the business of museums, iwi, art galleries and other culture and heritage organisations. For lenders, loans are a means to increase access to their collections. For borrowers, they are a means of enhancing the experience their organisation offers visitors.

For all, loans offer a prime opportunity for building relationships and advancing knowledge in the culture and heritage community.

Most organisations are both lenders and borrowers, so it is in the interests of everyone that loans policy and procedures are transparent and that expectations and standards in the loans process are well advertised and understood.

This guide has been designed for both borrowers and lenders. Where sections are clearly more relevant to one or the other group, this is indicated at their head.
Build time and costs for loan research into exhibition budgets and funding applications.

**Research and Planning**

**Borrowers - finding out what’s available**
Take a broad view in your research. Some lenders receive repeated requests for a small number of well-known items. If you consider objects in store and reserve collections, your choice of objects is widened, increasing the chances of their availability.

To find out what may be available for loan from an institution:
- try their website; institutions are increasingly putting information about their collections on the internet.
- talk to staff and visit the collections - this also allows you to start building relationships.
- visit the collection stores - this can be another useful opportunity to meet with staff.

Where possible, see the item before you request it for a loan, so you can check its suitability for the exhibition. This will also allow you to examine its condition with the lender, and begin to consider any special handling, packing, transportation, display conditions, cultural considerations or conservation work it may need.

**Getting in contact**
Good relationships and good communication are vital at all stages of managing loans between institutions. Borrowers and lenders need to keep each other well informed at all times in the process.

The contact person for loans should be clearly identified on institutions’ websites or printed material. Borrowers should talk to curators and registrars at the lending institution early in the process. Curators may have an expert knowledge of the collection, and registrars can advise on the availability of an item, along with any special requirements. If an item is not available, they may be able to suggest another suitable item or another lender.
Lenders - helping with access to information

• Provide a straightforward means of access to information about your collections. Where possible, put this on the internet.
• Identify the contact person for loans on your website and in related printed material.
• Give loan applicants reasonable access to curators, so they can research items they may want to borrow.

Budgeting for loans

Borrowers

Borrowing objects from other institutions can be expensive. There may be considerable costs for transport, insurance, and meeting the item’s conservation, security, cultural, and environmental requirements.

Be aware of likely costs from the outset. Find out which costs will be met by the lender and which by the borrower. This will allow you to prepare realistic budgets and funding applications.

Remember to build time and costs for loan research into exhibition budgets and funding applications.

Lenders - keeping costs down

It is in the sector’s interests overall to minimise costs to the borrower wherever possible.

• Avoid charging administration fees for loans.
• If the object needs conservation treatment for travel and display, keep the costs of this to the borrower as low as possible.
Loan applications

Lenders - procedures and policy for making loans
Formal administrative procedures for approving loans help to ensure collections are well cared for. Clearly document all stages of the loan transaction. Develop a formal loans policy. Keep this simple, and make it accessible to potential borrowers by putting it on the website if possible. Also have hard copies available to supply on request. The policy should explain:
• stages in the loans approval process;
• criteria for judging loan applications;
• an indication of how long the process may take;
• deadlines for applications; and
• a contact name and details for submitting applications.

Borrowers - submitting a loan application
Submit formal applications for all loans, regardless of previous informal discussions with staff at the lending institution. Check their policy to see to whom applications should be directed.
In the application, include:
• title of the exhibition;
• venues and dates;
• organiser’s name, address and contact details;
• scope of the exhibition;
• type of loan - temporary, long term or touring exhibition;
• a complete list of the objects requested, quoting object numbers where possible;
• reason for including the objects;
• who is responsible for preparing the exhibition;
• who is responsible for organising transport between venues;
• who will provide insurance or indemnity;
• whether the exhibition will tour, with details of responsibility for arranging transport and meeting costs;
• whether a publication will be produced; and
• a completed ‘facilities report’ for each exhibiting venue. (See page 9 for more information on facilities reports.)
Including all this information in the initial letter will help lenders to process the application within a reasonable time.
For requests to borrow taonga Māori, some museums may require a letter of support from the appropriate iwi.
Good communication between borrowers and lenders is vital throughout the loan process.

Getting the timing right

**Borrowers**
Arranging a loan can be time-consuming, so allow plenty of time. Insufficient notice is often the reason for a loan application being turned down. Submit applications early, so the borrower and lender can identify and address any potential problems.

Lenders will often have to complete a series of internal processes before they can approve a loan. They may also need to gather a large amount of information about the item.

A lender should not require more than six months’ notice for loan applications. However, special circumstances – e.g., a request for several items or an item which needs considerable conservation or preparation – may mean they need extra time.

Be aware that international institutions often require 12-24 months’ notice of loans. Check their websites for details.

**Lenders**
Require a minimum notice period of no more than six months for loan applications, subject to the item’s availability and condition.

When you receive a loan application, acknowledge it as soon as possible. Let the borrower know when they will hear whether or not the application has been approved.

Keeping each other up to date

Borrowers and lenders should keep each other up to date with any developments and potential problems during the application period.

**Borrowers**
Inform the lender immediately if you decide you can’t take up the loan after all. Note that you may be liable for any costs incurred so far.

**Lenders**
Let borrowers know when they can expect to hear about the result of their application. If there are issues that potentially affect the chances of lending an object, highlight these as early as possible.

If you decide you can’t lend the object requested, let the borrower know as soon as possible. Explain the reasons fully. If possible, suggest alternative objects.

Confirming a loan

If the lender agrees to the loan, they should send the borrower an official form of agreement – a contract or letter. This will set out the responsibilities of the borrower and lender. It will indicate likely costs, and who will pay them. It may also include specific security and environmental requirements. This is dealt with in detail on pages 6-7.

Refusing a loan request

It is in the interests of the sector overall that museums and galleries increase access to their collections by lending items, so make every effort to lend wherever possible. Avoid turning down loan requests, unless issues of availability, security, condition, or occasionally ethical considerations, mean that the item cannot be lent within available resources.

Be transparent in handling loan requests. Explain any difficulties or delays in processing an application, and fully explain the reasons for a refusal to lend. If a loan is likely to be refused, suggest, if possible, an alternative item or lender.
Negotiating and actioning the loan

The loan agreement
A formal loan agreement should cover:
- exhibition title, venues and dates;
- the period of loan;
- conditions for display, storage and handling;
- conditions for packing, transportation and installation;
- security and insurance requirements, including damage procedure;
- dispute resolution and confidentiality;
- details for each item including insurance values and credit line;
- who will meet costs; and
- issues of photography, copyright, and reproduction.

Negotiating environmental conditions and security
Appropriate, mutually agreed environmental conditions and security arrangements are essential for successful loan agreements.
Problems may arise when there is a disparity between conditions the lender requires for the object’s care and conditions the borrower can provide. However, this may not mean that the loan cannot proceed. Sometimes the parties can solve difficulties together, through negotiation.

Environmental issues
Communicate early and clearly about environmental conditions. Lenders should highlight any specific environmental requirements early in the negotiations. Borrowers need to be aware of the range of environmental conditions they can offer for display and storage, and communicate these to the lender.
Providing a facilities report (see page 9) as part of the loan application is a good, thorough way of making sure all bases have been covered. If conditions at the borrowing institution change, the borrower should inform the lender immediately.
If environmental conditions are not ideal, lenders should be pragmatic about lending. Sometimes they can offer help in finding potential solutions.

Loans of taonga
Lender and borrower should liaise about appropriate ceremonies for the departure and receiving of taonga. This may involve the iwi associated with the taonga, as well as those of the place it is leaving and the place it’s arriving at.
Consider how your institution relates to communities and stakeholders, including iwi. For guidance on building relationships with iwi, see He Rauemi Resource Guide 8: ‘A Guide to Guardians of Iwi Treasures He Tohu ki ngā Kaitiaki o ngā Taonga-ā-iwi’.
**Display conditions**
Suitable display conditions will depend on the item’s value, its risk of theft, and the material it is made from.

**Lighting**
Where possible, arrange the lighting for the exhibition space before the loan item arrives, to minimise any risk of damaging it during installation. If this isn’t possible, let the lender know how the object will be protected at this time. Plan how to protect light-sensitive objects during installation and the exhibition period.

**Display cases, fixings and materials**
The exhibition designer needs to know the item’s condition requirements, as well as its specifications (dimensions and weight).
Lender and borrower may need to discuss the types of walls (especially temporary walls), wall fixings and display cases that will be used. Some lenders may require that their own fixings are used for the item. If so, they need to agree whether these will be sent with the item.

**Security**
Borrower and lender need to discuss and agree on minimum levels of security. These should be set out in the loan agreement.
Lenders will want to be informed in detail about security arrangements for the item in transit and at the borrowing institution. This can be done through the facilities report, discussion with the borrower, or by inspecting the exhibition space.
Remember that an object’s physical security is paramount. Be aware of any instances where an object might attract controversy and be vulnerable to harm.
Where an exhibition has Government Indemnity, the applicant will liaise directly with the Police in regard to security and travel arrangements. Each consignment will require an accompanying courier. It is likely that the Police will also wish to escort the exhibition when in transit by road.

**Negotiating insurance**

**Commercial insurance**
Any insurance cover must provide for ‘values agreed’, ‘all risks’, and ‘nail to nail’ cover. This means that insurance must run continuously for the whole period of the loan, usually from the first physical actions to take the object on loan, such as removing the picture from the wall, to the last moment of its return and re-hanging.
The insurance must cover loss or damage arising from accident, misfortune, or crime en route, as well as while the borrowed items are at the exhibition venue. The maximum cover for a single loss must meet the cost of the most valuable object.
Insurance should be included in the terms and conditions of the loan agreement. It is up to the lender to check any exclusion in the policy and ensure their needs are met. Therefore, the lender should be supplied with a copy of the policy well in advance, so they can review it. They should also be sent the certificate of insurance cover before the object leaves the lending institution.
Valuation

Each item needs to be valued for insurance purposes. An accurate valuation is in everyone's interests - an inflated valuation will mean a high insurance premium for the borrower, while a low valuation will disadvantage the lender in the event of a claim. The onus is on the lender to provide a valuation. This can be done using reference sources such as auction records or published price guides, or by getting an outside appraiser to value the item. Insurance companies and their adjusters will also do their own research and seek further opinions on an object's value.

For more information on valuing items, see He Rauemi Resource Guide 13, 'Valuing Collections'.

Government Indemnity

The New Zealand Government wants to make it easier to bring touring exhibitions of high value so that more people can see them. It does this by assuming part of the exhibition risk, to minimise the amount of commercial insurance an exhibition organiser needs to purchase.

In order to be eligible for the indemnity scheme, the touring exhibition must have a minimum value of NZ$2.5 million. The Government prefers indemnified exhibitions to be shown at two or more venues in New Zealand, but will consider indemnifying exhibitions that will be shown at a single venue.

Information about New Zealand Government Indemnity, and how to apply for indemnification, is available at www.mch.govt.nz/publications/indemnity.
Doing a facilities report

A facilities report, submitted as part of the formal loan application, includes details of the physical facilities, conditions for storage and display, and work practices of the borrower. It allows lenders to assess whether conditions will be suitable to protect the borrowed item.

Provide a facilities report as early as possible, to allow time for any negotiation about conditions.

A standard form for facilities reporting from the UK Registrars Group is available at www.ukrg.org.

Negotiating copyright and reproduction issues

Lender and borrower should consider and discuss issues of copyright and reproduction—for instance, will the borrower want to produce a publication with images of the object? Remember that the lender is not usually the copyright holder and permissions should be sought in writing from both parties.

See He Rauemi Resource Guide 9, ‘Copyright and Museums’, for more information about copyright.

Negotiating packing and transport

Be clear about minimum specifications for packing, transport, and accompanying couriers. These can add significantly to the cost of loans.

Costs may vary greatly, depending on the specifications for care of a particular object. Three-dimensional objects are generally more complicated to pack, transport, and install than two-dimensional objects.

Lenders should try to minimise costs where possible.
Packing

Packing requirements will vary from object to object. Packing crates and materials may be expensive.

Borrower and lender need to agree who will pack the items, and who will bear the cost. State this clearly in the loan agreement.

Lenders

• Inform the borrower about packing requirements. These may include experienced staff or specialist moving or lifting equipment.
• Let the borrower know if crates need to acclimatise before unpacking or repacking.
• Give an indication of likely costs.
• Provide packing notes giving clear instructions. Include photos where possible.
• Include the condition report in the crate with the object, unless there is an accompanying courier.

Borrowers

• Be aware if crates are to be left to acclimatise before unpacking or repacking.
• You will normally be expected to provide suitable storage space for crates. The terms of the loan may include climate-controlled crate storage.
• Return objects in the same packing crates, including lining and internal fittings where supplied.
• When deinstalling the exhibition, you may need fresh packing material, such as acid-free tissue, Tyvek, polythene, or bubble wrap, to replace any materials that are damaged or dirty.
• Make sure staff who deal with packing and unpacking objects are aware of these arrangements and any other specific requirements.

Transport

Lenders should advise on appropriate transport, and approve transport arrangements in advance. Transport is generally organised and paid for by the borrower. Borrowers should be transparent about transport arrangements they are planning.

The lender will be more familiar with the object and its handling requirements. They should make sure the borrower has adequate information to handle it on arrival.

Borrowers

• Consider access to the museum and exhibition space. Can the vehicle get to the museum doors and into lifts? Are there any temporary hazards, e.g., road works or scaffolding? Consider how to deal with these.
• Agree on collection and delivery dates, in consultation with the transport company.
Accompanying couriers

Many loans will not require an accompanying courier. An accompanying courier will increase costs significantly, so reasons for using one should be carefully considered and decided at an appropriately high level of the lending institution.

Reasons that accompanying couriers may be required include:

• a complicated journey;
• size of consignment;
• special handling requirements;
• fragility of object;
• complicated installation;
• the object’s value;
• first time loan to a new venue;
• cultural reasons.

Couriers’ duties and responsibilities may be set out in the loan agreement or accompanying documentation. The lender should make sure the courier is the right person for the job and has been trained and well briefed.

Duties may include:

• accompanying the objects in the vehicle;
• dealing with any unexpected problems or hazards en route;
• making sure borrowed items reach their destination safely;
• ensuring agreed standards are adhered to;
• overseeing, advising on, or undertaking unpacking and installation;
• carrying out the condition check;
• producing a report;
• deinstalling and packing the object for the return journey.

Condition reporting

Before packing the object for loan, record its condition and photograph it. Supply a copy of this condition report to the borrower. They can record any minor changes, and contact the lender immediately if there is any major discrepancy between the description and the item received.

The borrower should do a further condition report when returning the item at the end of the loan period.

See He Rauemi Resource Guide 26 ‘Condition Reporting’.
The cost of a courier is likely to include transport, accommodation, meals, associated expenses and a daily allowance. Couriers should be clearly briefed on the physical characteristics and condition requirements of the items in their care. Guidelines for couriers from the UK Registrars Group are available at www.ukrg.org.

Other benefits from the use of accompanying couriers can include:

- networking, exchanging knowledge, and forging links between institutions;
- facilitating future loans;
- giving the lender useful feedback and information about the borrower’s facilities - the report will inform and assist the return courier, or may result in a return courier not being required;
- helping keep down insurance premiums.

### Actioning the loan – installation and maintenance

Objects are most at risk from handling, particularly during installation. Plan carefully (in terms of space, time, and movement) to minimise risks. Prepare the display area and get contractors off site before installing objects.

Make sure all staff dealing with the item are aware of any particular requirements specified by the lender.

Treat the exhibition space and unpacking area as a controlled space. Restrict access as much as possible. If the space is likely to be used for other activities, for example, as access for disabled visitors or a fire escape, accommodate this properly and let the lender know in advance. You may need extra security during installation.

### Maintenance

Borrowers and lenders should discuss and clarify arrangements for maintaining the exhibition space after installation. Areas of difficulty might include dusting and special events in the exhibition area. Maintenance is a particular issue for long-term loans.
## Installation checklist for borrowers

- Be aware if crates need to be left to acclimatise before unpacking or repacking.
- Prepare an installation plan and circulate it to relevant staff.
- Ensure that the team installing the loan object know who is in charge.
- Know where objects are to be placed. Even a rough plan can be useful. A photocopy of the borrowed object in position in the display case or on the wall can save time during installation.
- Consider in advance where to store crates.
- Conservation and installation teams should be ready to receive incoming loans and work with any accompanying couriers.
- Have technicians or conservators available if any incidents arise.
- Know which crates or packages cannot be opened, handled and installed without courier supervision.
- Get ready any necessary specialist handling equipment.
- Make sure the team understand any specific handling instructions for the borrowed object.
- Complete condition reports and packing notes on unpacking. Advise the organiser immediately of any problems.
- Ensure keys or unlocking mechanisms for crates are at hand, mounts are ready, and security screws and screwdrivers are available.
- Make sure all borrowed objects to be placed in a single crate are ready for placement at the same time.
- Store crate keys in a secure location.
- Labels to be placed inside display cases containing couriered objects should be ready for placement before the cases are sealed or locked.
Long-term loans
Long-term loans, of a year or more, require additional considerations.
• What is the loan period and is it renewable by mutual agreement? Long-term loans are usually for set, renewable periods.
• What is the display period? Some long-term loans are not for exhibition. The loan agreement must include terms concerning the borrower’s ability to exhibit or to lend to a third party.
• What are arrangements for monitoring the loan? Lenders may want to send an annual inventory so the borrower can confirm the object is still safely there. They may also request regular environmental readings.
• Will the lender want to visit and undertake inventory and condition checks, and who will meet the cost of this? (Normally it’s the borrower, but this may be negotiable.)
• Will there be arrangements to regularly amend insurance values?
• Long-term loans need to be clearly labelled as such. This can be done using archival tags for three-dimensional objects and labels attached to the backing of paintings or framed works on paper, indicating the lender and loan reference.
• Make sure relevant staff are aware of long-term loans in the museum.
• The terms of the loan, e.g., arrangements for moving the object, should be clear from the outset.

Touring exhibitions
Institutions organising or taking touring exhibitions need very clear agreements outlining mutual responsibilities for the exhibition before they organise the first loan. Considerations for loans to be toured include:
• Who is the tour organiser?
• Will they be responsible for meeting all expenses, preparing loan agreements and then passing on specific conditions, requirements and costs?
• Is there Government Indemnity/insurance cover for the whole tour, or are individual venues responsible for arranging cover?
• Will the tour organiser be responsible for all packing, transport, cumulative condition reporting, and accompanying courier arrangements, and for costs incurred?

• Are there any catalogues, information packs or shared equipment to accompany the exhibition?

• What are arrangements for the changeover between venues? How much time has been allowed for closure, deinstallation, condition reporting and packing, transport to the next venue, and then unpacking and installation? Will the venue be ready for the exhibition?

• How and where will loans be stored between display periods? Will some lenders want objects returned if there is a gap of more than a few weeks?

• Will accompanying couriers be required for each transit and change of venue? Will lenders entrust tour management to the organising institution? Will they share couriers?

• Will there be a changeover of objects between venues? Some lenders will not lend light-sensitive objects for long tours, or may have a policy about the maximum number of venues.

• If you are receiving a touring exhibition, be clear about your responsibilities. Make sure you’re aware of any specific lenders’ requirements about display or accompanying couriers.

Lending institutions prefer the tour organiser to negotiate a single loan agreement that covers all exhibiting venues, rather than having individual contracts between the lender and each exhibiting venue. The principal borrower must make sure the exhibiting venue is aware of specific lenders’ requirements.
LOAN AGREEMENT INCOMING

Lender:

Phone:

In accordance with the following conditions, the item(s) listed below will be borrowed for:

Purpose:
Exhibition Title:
Itinerary and Dates:
Period of loan:
Total Insurance Value:

Item(s):

Artist:
Title:
Date:
Medium:
Value:
Credit line:
Accession No:

XXX MUSEUM
INCOMING LOAN AGREEMENT CONDITIONS

1. Protection of Borrowed Items
   The XXX Museum will, at all times, ensure that the borrowed item(s) are treated with all due care to ensure protection against loss, damage or deterioration as outlined in sections four and six of these four conditions. Should loss, damage or deterioration occur, the lender will be informed immediately and in detail.

2. Period of Loan
   The XXX Museum will collect and return the borrowed items to the Lender within the dates specified under the heading “Period of Loan” on page one of this agreement. Any extension of the loan period must be approved in writing by the Lender.

3. Insurance
   The XXX Museum will insure the borrowed item(s) for the amount specified under the heading “Total Insurance Value” stated on page one of this agreement from the time the borrowed item(s) leave the Lender until the borrowed item(s) are returned to the Lender, under all risk, with a total policy subject to the following standard exclusions: ordinary wear and tear; vormin or inherent vice; leaking, restoration or retouching processing hostile or warlike action. Prior to the dispatch of the borrowed item(s) the XXX Museum will, if requested, provide the Lender with a Certificate of Insurance unless an alternative arrangement is made.

Signed Lender. ___________________  Signed: ________________
4. Packing and Transportation
Packing and transportation will be made by safe methods approved in advance by London. The XXX Museum will, at all times, protect the borrowed item/s from direct sunlight, rain, excessive humidity and excessively dry conditions whenever the borrowed items are in transit. Re-packing will be done with the same or similar material and crates, and by the same methods as the borrowed item/s were received. Any special instructions will be followed in detail.

5. Damage to Borrowed Items
The XXX Museum must report any damage or loss immediately to the Lender. Should damage have occurred during transit, the carrier must be notified at once, and all packing materials must be saved until XXX Museum and the carrier have inspected the borrowed item/s, material/s and the damage.

6. Exhibition of Borrowed Items
The XXX Museum will at all times protect the borrowed item/s from excessive humidity and excessively dry conditions. In addition, all watercolours, drawings, prints, photographs and textiles will be protected against fading, stretching and cracking by direct or reflected sunlight, strong artificial light, fluorescent light or proximity to heat sources. Installation instructions specified by the Lender will be adhered to.

7. Credit
The XXX Museum will acknowledge the Lender in the form indicated under the heading ‘Credit line’ on exhibition labels, catalogues, and in any permitted reproduction of the borrowed item/s.

8. Copyright and Reproduction
Without prior permission, no member of the public can photograph or reproduce the borrowed item/s except for the purposes of criticism and review consistent with the provisions of the New Zealand Copyright Act, 1994. Any further requests for photographs of the borrowed item/s must be directed to the Lender.

9. Return of the Borrowed Items
At the end of the loan period, the borrowed item/s must be returned to the Lender according to an agreed method of shipment and schedule, as approved by the Lender.

10. Costs
All costs associated with the packing, transportation and display of the borrowed item/s will be met by the XXX Museum.

I have read and agreed to the loan conditions and certify that I have full authority to enter into this agreement:

Signed: ........................................ Date: ........................................

Name: ..........................................................

Approval for the XXX Museum:

Signed: ........................................ Date: ........................................

Name: ..........................................................

Position: ..........................................................

(Please sign and return both copies for signature by the XXX Museum as soon as possible. A copy will then be forwarded to you for your records.)

Initials: Lender: _______________ Borrower: ___________________
LOAN AGREEMENT OUTGOING

Borrower:

In accordance with the following conditions, the item(s) listed below will be borrowed for:

Purpose:
Exhibition Title:
Itinerary and Dates:
Period of loan:
Total Insurance Value:

Item(s):

Artist:
Title:
Date:
Medium:
Value:
Credit line:
Accession No:

XXX MUSEUM
OUTGOING LOAN AGREEMENT CONDITIONS

1. **Protection of Collection Item(s)**
   The Borrower will, at all times, ensure that the collection item(s) are treated with all due care to ensure protection against loss, damage or deterioration as outlined in sections five and seven of these loan conditions. Should loss, damage or deterioration occur, XXX Museum must be informed immediately and in detail.

2. **Period of Loan**
   The Borrower will collect and return the collection item(s) to the XXX Museum within the dates specified under the heading “Period of Loan” on page one of this agreement. Any extension of the loan period must be approved in writing by the XXX Museum.

3. **Insurance**
   Unless otherwise stated, the Borrower will insure the collection item(s) for the amount specified under the heading’s ‘Total Insurance Value’ stated in this agreement from the time the collection item(s) leave the XXX Museum until the collection item(s) are returned to the XXX Museum under an all risk, wall to wall policy. Prior to the dispatch of the collection item(s) the Borrower will, if requested, provide the XXX Museum with a Certificate of Insurance unless an alternative arrangement is made.

4. **Condition of Collection Item(s)**
   The XXX Museum will prepare a condition report to accompany the collection item(s) being borrowed. The Borrower will complete the accompanying condition report upon the arrival and unpacking of the collection item(s) at each venue and immediately prior to the departure of the collection item(s) from that venue.
5. **Packing and Transportation**
   Packing and transportation will be made by the methods approved in advance by the XXX Museum. The Borrower must, at all times, protect the collection items from direct sunlight, rain, excessive humidity and excessively dry conditions whenever the collection items are in transit. Repacking must be done with the same or similar material and crates, and by the same methods as the collection items were removed. Any special instructions must be followed in detail.

6. **Damage to Collection Items**
   The Borrower must report any damage or loss immediately to the XXX Museum. Should damage have occurred during transit, the carrier must be notified at once, and all packing materials must be saved until the XXX Museum and the carrier have inspected the collection items, materials and the damage.

7. **Exhibit of Collection Items**
   The Borrower must at all times protect the borrowed items from excessive humidity and excessively dry conditions. In addition, all watercolours, drawings, prints, photographs and textiles will be protected against fading, stretching and cracking by direct or reflected sunlight, strong artificial light, fluoroscein light or proximity to heat sources. Installation instructions specified by the Lender will be adhered to.

8. **Exhibit Itinerary and Dates**
   The Borrower may only exhibit the works at the venues and between those dates specified under the heading ‘Exhibit Itinerary and Dates’ on page one of this agreement. Any variation of the exhibition itinerary and dates must be approved in writing by the XXX Museum.

9. **Credit**
   The Borrower will acknowledge the XXX Museum in the form indicated under the heading ‘Credit Line’ on exhibition labels, the catalogue, and in any permitted reproduction of the collection items.

10. **Copyright and Reproduction**
    The Borrower must order photographs of the collection items for reproduction, publicity and educational purposes through the XXX Museum, as copyright issues may be involved.

11. **Return of the Collection Items**
    At the end of the loan period, the collection items must be returned to the XXX Museum according to an agreed method of shipment and schedule, as approved by the XXX Museum.

12. **Costs**
    All costs associated with the packing, transportation and display of the collection items must be paid by the Borrower.

I have read and agreed to the attached loan conditions and certify that I have full authority to enter into this agreement:

Signed: ___________________________ Date: ________________

Title: ____________________________

Approval for the XXX Museum:

Signed: ___________________________ Date: ________________

Title: ____________________________

(Please sign and return both copies for signature by the XXX Museum as soon as possible. A copy will then be forwarded to you for your records.)

Left-Handed Lender: ___________________ Museum: ___________________
Glossary

Accompanying courier A person who accompanies and oversees the care of an item while it’s transported between institutions

Condition report A report detailing an object’s condition, usually carried out before or after it is transported between institutions

Facilities report A report giving all the details of the exhibiting venue, staff and environment

Government Indemnity A scheme whereby the Government assumes part of the risk for an exhibition

Further reading


Te Papa National Services Te Paerangi gratefully acknowledges Jo Torr of Te Papa for her assistance in the preparation of this guide.

Te Papa National Services Te Paerangi He Rauemi Resource Guides are published by National Services Te Paerangi in support of its work with museums, galleries, iwi, and related organisations throughout New Zealand to enhance the museum services offered within communities. Unless otherwise stated, all images are owned by Museum of New Zealand Te Papa Tongarewa.

For further information or to discuss training opportunities related to this topic please contact: