

COLLECTIBLES

INSURANCE SERVICES, LLC



Insuring today's treasures from tomorrow's tragedy

You've spent years building your one-of-a-kind collection.

Isn't it worth taking a few minutes to protect it?

Since 1966, **Collectibles Insurance Services** has been "insuring today's treasures from tomorrow's tragedy." As a company founded by fellow collectors, we understand that your collection is worth so much more than just money. And as experts in collectibles insurance, we know standard homeowners insurance alone isn't enough.

Here are some quick facts about why you need specialized insurance for your prized collection:

FACT: Homeowners insurance is not nearly enough to cover your prized collection(s).

FACT: Our specialized policies cover most types of collections for a wide range of losses.

FACT: It won't cost you an arm and a leg to protect what you've spent years collecting.

Want to know more?

Read on for answers to our most frequently asked questions.



Q: Isn't my collection covered by my homeowners' insurance?

A: In most cases, your homeowners' is designed to cover personal property and is not nearly enough to protect your collection. Homeowners insurance may:

- Limit contents coverage to a percent of the total value of your home (50 - 70%)
- Limit the amount payable for theft of valuables like silver, crystal, guns, stamps and paper documents
- Not cover losses due to flood, hurricane and earthquake
- Be based on actual cash value rather than the collectible value of the item(s)
- Require you to schedule all items

Q: What types of collections do you cover?

A: At Collectibles Insurance Services, we've got you covered from **A - Z** — whether you collect Autographs, Zippos or anything in between. Visit www.collectinsure.com to see some of the many types of collectibles we insure. Currently, the only collections we don't cover are bullion, gold, jewelry, watches, furs, explosives, live animals, motor vehicles, perishables, plants or insects.

Q: How do you value my collection?

A: You estimate the value of your collection and determine the amount of insurance. While not always required with your application, Collectibles Insurance Services strongly recommends an inventory to expedite claims in the event of a loss. A schedule is required for individual items valued at \$5,000 or greater and for individual stamps valued at \$25,000 or greater.

Q: Where is my collection covered?

A: All scheduled locations in the U.S. Coverage for items in mini-storage or other public storage facility is available at an additional premium and is limited to \$100,000.

Q: What types of damage or loss does the policy cover?

A: Unlike homeowners insurance, the policy provides for most causes of loss unless specifically excluded. Covered causes of loss include but are not limited to: **mail loss, theft, fire, flooding, natural disasters or breakage.**

Q: It's not likely my collection would be stolen. Are there options for lower theft coverage?

A: Yes, Collectibles Insurance Services offers both limited and full burglary and theft coverage. For a reduced premium, the limited burglary and theft option provides lower sublimits of \$60,000 or \$100,000. Full burglary and theft provides coverage up to the policy limit. Weapons policies automatically receive full burglary and theft.

Q: Is my collection covered while I am traveling?

A: Yes, domestic and worldwide transit coverage is provided automatically for covered property that is temporarily away from the Scheduled Premise. Subject to policy sublimit.

Q: Is my collection covered while on exhibit?

A: Yes, coverage is provided automatically up to the policy limit for domestic and worldwide judged exhibitions including travel and shipping to and from an exhibition.

Q: If I have to mail or ship an item from my collection will it be covered?

A: Yes, as long as you ship your item via one of the following services:

- U.S. Postal Service —
Signature Required Registered, Express, Insured, Certified and Signature Confirmation mail;
- Delivery/Courier Service —
Signature required shipping such as FedEx and UPS
- No signature required First Class, Priority, Global Priority and Air Mail; Parcel Post, Bound Printed Matter and Media Mail (Book Rate).

Subject to policy sublimits.

Q: What if I add to my collection?

A: You can elect an automatic coverage increase of 1% per month to factor in ongoing additions and increases in value. You can also add new types of collectibles and/or change your coverage at any time by sending us authorization via the mail, fax, email or Web.

Q: Are there any exclusions to the policy?

- A:**
- governmental seizure or destruction of property
 - war and nuclear
 - gradual deterioration
 - fading, creasing, denting
 - damage by insects, rodents or other animals except household pets
 - dampness or dryness of atmosphere
 - changes in or extremes of temperature except fire
 - fraudulent, dishonest or criminal acts
 - voluntary parting with covered property
 - loss or damage while being worked on by you or others working on your behalf
 - mysterious disappearance
 - dealer stock
 - checked baggage (except weapons policy)

This is not a complete list of exclusions and exclusions can vary by policy. Call 888.837.9537 for additional details.

Q: What if I need to make a claim?

A: All claims require proof of ownership and loss and must be reported within 90 days of loss in writing to Collectibles Insurance Services. At time of loss, you will be required to prove your loss and provide information and documentation regarding your collectibles as well as contact information, policy number, type and location of loss, date of loss, and claim amount. Have records, such as inventory, pictures/videos, receipts, police reports, ready when contacted by the claims adjuster.

Q: How is your carrier rated?

A: Collectibles Insurance Services' carriers are "A" rated and above.



www.CollectInsure.com

- Learn more about insurance specifically designed for collectors
 - Get an instant quote
 - Download an application
- Apply online (coming soon)
 - Make a payment
 - Submit policy changes

Do you like talking to a real person?
Our knowledgeable representatives are available from 8:30am - 5pm Monday - Friday EST.
Feel free to call them at 888.837.9537 to discuss your collection.

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