

# **Collector Insurance**



# Why Us?

#### The coverage is out of this world

Comprehensive coverage includes (but is not limited to): accidental breakage, burglary, fire, flood (except in zones A & V), loss in the mail, theft, natural disasters, and other causes of loss unless specifically excluded from the policy.

#### 🤣 More affordable rates

Typically, you will pay less than it would cost to schedule the same items under a homeowners policy.

#### Less paperwork and red tape

Unlike homeowners insurance, we do not require a schedule or appraisal for most items; however, you are responsible for maintaining your own inventory for insurance purposes (in the event of loss). Individual items or sets valued at \$25,000 or more must be scheduled.

#### We're proven and trusted

We have been protecting collections since 1966 and all coverage is provided by a carrier with a group rating of "A" (Excellent) by AM Best, the leading rating agency for the insurance industry.

#### We provide coverage for dealers, too

If you want to protect your dealer inventory and your clients' collections, for which you are responsible, we also offer special dealers insurance.

#### Superior customer service

Our company was started by collectors, so it's only natural that we would pay attention to your interests and needs. And that our customer service would always be geared to the collector's point of view. With us, it's personal.

# Got a minute? Get a quote online.

COLLECTINSURE.COM

- ⑦ P.O. Box 1146, Bala Cynwyd, PA 19004
- 🗞 888-837-9537 (8:30am 5:00pm ET, Monday Friday)
- **410-876-9233**
- @ info@CollectInsure.com

#### Find us on Social Media







#### **Collectibles We Help Insure**

Here is a partial list of what we help insure. If you don't see your collection, you can discuss with our expert Collectibles Insurance team by calling toll-free 888-837-9537.

Advortiging Collectibles	Knives Edged Meanans 8
Advertising Collectibles	Knives, Edged Weapons &
Antique Furniture	Accessories*
Antique Radios/Phonographs	Limited Edition Items
Antique Tools	Magic: The Gathering Cards
Art (comic, animation, prints,	Militaria
lithographs)	Movie Props
Bears/Steiff Collections	Native American, Including
Books & Manuscripts	Arrowheads
Club/Organization Memorabilia	Paper/Ephemera
Coin Operated Devices	Petroliana
Coins (gold/platinum added	Political Memorabilia
separately)	Records and CDs
Collectible/Antique Musical	Sports Cards & Memorabilia
Instruments	Stamps & Philatelic Items*
Comics	Toys/Action Figures
Dolls	Trains, Including Layouts
Entertainment Memorabilia	Vintage Clothing
Fine Art	Vintage Sewing and Textiles
Glass/Pottery	Western Americana
Guns, Ammo & Accessories*	Writing Instruments
Hunting/Fishing	Zippo Lighters

A schedule is required for individual items or sets valued at \$25,000 or more. \* Covered provided under a separate policy.

# **Collectibles That Do Not Qualify**

We believe in doing what we do best. And our expertise and experience, unfortunately, does not include items and collections such as:

Animals (live)	Jewelry
Bullion	Motor Vehicles
Explosives	Perishables
Furs	Plants
Gemstones	Precious metals/bars/bullion
Insects	Watches Containing Precious Gems

#### **Multiple Locations**

Coverage provided at any scheduled location in the United States. For an additional surcharge, we offer optional insurance coverage for collectibles kept in a public storage facility.

#### Travel

Transit coverage is provided for collectible property that is temporarily away from the scheduled location. Coverage subject to policy sublimit.

# Exhibitions

If you're at a scheduled exhibition, show or display, coverage is provided for your collection up to the policy limit—including travel and shipping to and from the event.

# Mailing and Shipping

Delivery/Courier Services: Signature Required Shipping, such as FedEx and UPS. U.S. Postal Service: Signature Required Registered and Express Mail, Insured, Certified and Signature Confirmation Mail.

U.S. Postal Service: No Signature Required First Class, Priority, Global Priority and Air Mail; Parcel Post, Bound Printed Matter and Media Mail (Book Rate).

## Claims

All claims require proof of loss and should be reported in writing to Collectibles Insurance Services within 90 days of loss with the following information:

- Policy number and contact information
- Documentation regarding your collectibles
- Date and location of loss
- Claim amount

Have records, such as inventory, pictures/videos, receipts and/or police reports ready when contacted by the claims adjuster.

#### **Comprehensive Coverage**

Coverage provided includes (but is not limited to): accidental breakage, burglary, fire flood (except in zones A & V), loss in the mail, theft, natural disasters, and other causes of loss unless specifically excluded from the policy.

**Deductibles starting at \$0**-coverage is provided for the market value of your collection for covered losses in excess of \$50.

Burglary and Theft Coverage Available:

- Limited Burglary & Theft Coverage provides coverage up to a maximum or the policy limit, whichever is less.
- Full Burglary & Theft Coverage provides coverage up to the policy limit.

Gun/Knife/Edged Weapon Policies Includes Full Burglary & Theft Coverage.

Coverage subject to policy sublimits.

## Exclusions

Government seizure or destruction of property War and nuclear hazards Gradual deterioration, fading, creasing, denting Damage by insects, rodents or other animals Dampness or dryness of atmosphere Changes in extremes of temperature other than 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 (coverage provided under a separate Dealer Policy) Checked baggage (except weapons policy)

This is not a complete list of exclusions and exclusions may vary by policy.

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