# 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, your customer 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, your customer is responsible for maintaining their 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 your customers also want to protect their dealer inventory and their clients' collections, for which they 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 customer's interests and needs. And that our customer service would always be geared to the collector's point of view. With us, it's personal.

Visit us online.

Collectinsure.com/Agents







## **COLLECTIBLES INSURANCE SERVICES**

P.O. Box 1146
Bala Cynwyd, PA 19004
P: 888-837-9537
F: 410-876-9233
CollectInsure.com/Agents

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 customer's collection, you can discuss with our expert Collectibles Insurance team by calling toll-free 888-837-9537.

Advertising Collectibles

Antique Radios/Phonographs

Antique Tools

Art (comic, animation, prints,

lithographs)

Bears/Steiff Collections

Books & Manuscripts

Club/Organization Memorabilia

Coin Operated Devices

Coins (except gold and platinum)

Comics Dolls

Entertainment Memorabilia

Fine Art Furniture

Glass/Potterv

Guns, Ammo & Accessories'

Hunting/Fishing

Knives, Edged Weapons &

Accessories\*

Limited Edition Items

Magic: The Gathering Cards

Militaria

Movie Props

Musical Instruments

Native American, Including Arrowheads

Paper/Ephemera

Petroliana

Political Memorabilia

Records and CDs

Sports Cards & Memorabilia Stamps & Philatelic Items\*

Toys/Action Figures

Trains, Including Layouts

Vintage Clothing

Vintage Sewing and Textiles

Western Americana

Writing Instruments

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

Gold Watches Containing Precious Gems

Insects

This is a summary only. Refer to the policy for coverage terms and conditions.

# **COLLECTOR POLICY SUMMARY**

# **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 your customer is at a scheduled exhibition, show or display, coverage is provided for their 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 customer's contact information
- Documentation regarding your customer's collectibles
- Date and location of loss
- Claim amount

Your customer should 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—we provide coverage for the market value of your customer's 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 your customer or others working on their 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.

## **Contact Us**

We would be delighted to hear from you.

P: 888-837-9537 (8:30am - 5:00pm ET, Monday - Friday)

F: 410-876-9233

E: agent@CollectInsure.com

California License OH14993 In Michigan dba Collectibles Insurance Agency Services LLC In New York dba Collectibles Services Insurance Agency, LLC

© 2020 Collectibles Insurance Services, LLC. All Rights Reserved. 0720