



Valuable Items Endorsement

Do you have the coverage you need?

Many of our customers received an expensive gift for the holidays or will for Valentines Day. Do you have the insurance coverage you need? You may assume your basic homeowners policy provides enough coverage when, in fact, it provides limited protection. For example, a basic homeowners policy may not cover important losses, such as a stone falling out of a diamond engagement ring.

Now is a great time to talk about a **Valuable Items Endorsement**.

What is a Valuable Items Endorsement?

Valuable Items is an endorsement that expands coverage to protect valuables against all risk of physical loss anywhere in the world (subject to a few common exclusions).

Advantages for you

- If a loss occurs (for example, if a diamond ring is lost)
 - no deductible applies in most circumstances
- Provides specific coverage that is broader than a basic homeowners policy. (i.e. theft of jewelry is limited to \$1,000, depends on company)

Other Valuable Items to be Insured

- ◆ Silverware
- ◆ Furs
- ◆ Guns
- ◆ Antiques
- ◆ Hearing Aids
- ◆ Medical Equipment
- ◆ Musical Instruments
- ◆ Many other categories



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