



## **Is there a way to insure a special collection I have?**

Maybe you collect baseball cards; maybe you collect stamps; or maybe you collect books. Our homes are filled with valuable, and sometimes, not-so-valuable items. Traditional homeowners & renters insurance policies, unless special coverage is added, often do not provide adequate coverage for items which cannot be easily replaced.

Purchasing a specialty policy for your rare, unique items or collections can make all the difference. A specialty policy can provide broader coverage for your items including damage caused by accidental breakage, flood, theft, hurricane, earthquake, and more. Collections can be insured for an agreed amount, less any deductible. And most policies include automatic coverage for new additions to your collection.

Homeowners and renters Insurance policies have specified limits and coverages for your personal property. This coverage may be actual cash value, which isn't the best way to insure your specialty items. A homeowners' policy also doesn't cover damages caused by flood, landslide, or earthquake.

If you are wondering what type of coverage you have for your collection, we can help you sort it out. Just give us a call!