



PRIVATE COLLECTIONS COVERAGE SUMMARY

Protect your passion

Coverage feature	What it means	Why it matters
Comprehensive, worldwide coverage	We cover loss/damage due to fire, theft, earthquake, flood and breakage—anywhere in the world. Items are protected, regardless of location.	You're covered when taking jewelry on vacation, moving art to a summer residence, etc.
Newly acquired items	Automatic coverage is provided up to 25% of your policy class limit; effective for 90 days after the purchase.	New acquisitions are protected immediately at the time of purchase; add the item to your policy at your earliest convenience.
Coverage for diminished value	In the event of a partial loss, we will pay the full amount to restore the piece to its condition immediately before the loss. If after restoration the value has diminished, we will pay the difference between its market value before and after the loss (up to 150% of the agreed value).	After a loss, you can rest assured that your collection will be returned to its pre-loss value. Additionally, this coverage typically is not provided on a standard homeowners policy, leaving many collectors under-protected.
Care, custody and control	Up to \$1 million in coverage is available for items in your possession, even if you don't own them. Please note: the collectible category must already be included on your policy.	Take items home on loan before finalizing the purchase and know they're protected.
Valuation	You have coverage up to 150% of the insured amount.	The value placed on an item in your policy is what you can expect in the event of a claim. Should your item appreciate, you will be protected.
Wine	Our policy responds to fire, theft, earthquake, flood or breakage.	Fragile bottles can break. Basement cellars can flood. Refrigeration systems can malfunction.
Pair or set	Choose to repair, replace or surrender undamaged item(s) that are part of a pair or set.	If you lose an item such as an earring, you benefit from flexibility at claim time.
Items in transit	If you choose to ship a collectible, you are covered up to policy limits. Shipments via the U.S. Postal Service® are covered up to \$10,000. For maximum protection, consult us to determine the best transit options.	Damage during transport and storage is one of the most frequent and costly causes of loss.
Items on exhibit/display	We include coverage for pieces that are damaged when moved to/from exhibitions and/or while on display.	You can share your collection with the public and feel confident that it is protected at every stage.
Jewelry repair and restoration damage	Coverage extends should damage occur to jewelry while it's being repaired or restored.	You're protected when having stones re-set, items polished or other professional repairs made.



Bring on tomorrow

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