**Why us?**

**A Full Range of Protection:** Our 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). The only exceptions are individual items or sets valued at $25,000 or more, which would have to be scheduled.

**Proven and Trusted:** We have been protecting collections since 1966. And all coverage is provided by a carrier rated “A” by A. M. Best—the leading rating agency for the entire 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.

**CONTACT US FOR A QUOTE**
### Collectibles We Insure

Here is a partial list of what we insure. If you don’t see your collection, contact your agent to discuss.

- 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/Pottery
- 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
- 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.

### What We Don’t Insure

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

- Animals (live)
- Bullion
- Explosives
- Furs
- Gold
- Insects
- Jewelry
- Motor Vehicles
- Perishables
- Plants
- Watches Containing Precious Gems

### 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 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.*

### 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 (up to $100,000).

### 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.

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

### Contact Us for a Quote