

Protect What You Value Most with a Collectibles Insurance Policy

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Why do you need Collectibles Insurance?

Most people rely on their Renter's or Homeowner's policies to protect their everyday belongings. But for your most prized possessions — the ones you've spent your entire life collecting and treasuring — you need Collectibles Insurance to make sure you are fully protected. A Collectibles Insurance Policy will protect your collection's current market value, not just its cash value, in a broader range of scenarios than your underlying policy.

Policy features may vary by carrier.

Are you adequately covered?



Most Homeowner's Insurance Policies will cover **less than 70%** of your collection's value.

What Does Collectibles Insurance Cover?



Comprehensive Incident Coverage

While most Homeowner's Policies are very particular about the incidents that they cover, Collectibles Insurance will cover your most valuable possessions in a wide variety of scenarios, including burglaries, fires, floods, natural disasters, and even accidental breakage.



Coverage at Home and Away

Your Collectibles Insurance Policy may even cover your collection while it's away from home. Whether you're traveling with it, it's being exhibited, or in storage, your collection is protected.



Market Value Coverage

While your Homeowner's Insurance Policy may cover the cash value of your collection, a Collectibles Policy generally covers the market value. That means that if you collect something that continues to gain value over time, your coverage increases alongside the added value.