

Collectibles Insurance vs. Standard Homeowners Insurance



AMERICAN
COLLECTORS
INSURANCE

	Standard Homeowners Insurance	American Collectors Insurance
Pays	Actual Cash Value (depreciated value)	Full Collector Value (no depreciation)
Deductible	\$500 (or more!)	\$0 (includes hurricanes)
Flood	Not Covered	Covered
Hurricane	Not Covered	Covered
Earthquake	Not Covered	Covered
Accidental Breakage	Not Covered	Covered
Packaging of Collectibles	Not Covered	Covered
Appraisals	Required	Not Required

Please Note: Coverage varies by state. Fine art, jewelry, and furniture are not eligible for coverage.