



Personal Articles Floater Is Super



Imagine playing in the Super Bowl, turning in a great performance (including catching two touchdown passes) but your team still loses the big game. You fly back and turn the key hoping to be soothed by the comfort of being home, only to find thieves have broken in while you were gone. If you haven't already figured it out I'm [talking about poor Rob Gronkowski](#) of the New England Patriots.

The **Fine Art Program on Big "I" Markets** offers customized products and services for commercial and personal inland marine fine art and valuable articles. Coverage is available for museums, galleries, private dealers and corporate collections as well as private fine art collections, jewelry, fine wine, silverware, musical instruments, antiques and any collectible imaginable. This program offers many specialized

features designed for all types of risks that will appeal to even the most discerning collector, regardless of risk size. The carrier's in-depth knowledge of both personal and commercial exposures allows them to underwrite diverse risks resulting in policies that are individually tailored to meet the unique needs of your insureds.

Working with a specialty company that understands the unique elements of these risks leads to the most competitive pricing, considerably broader and more flexible coverage than your standard homeowners insurer, and expert claims handling.

Special items warrant special coverages and terms not commonly found in standard policies, offering the following coverages and unique features:

- All risks of physical loss or damage
- Worldwide coverage, including transit
- Valuation options to meet individual risk needs
- No per-item limitations
- Newly acquired property coverage
- No deductibles
- Optional buy-back for recovered property
- Legal liability coverage for objects in your care, custody or control

Expertise in claims adjusting is vital when specializing in niche coverages. Claims are processed in-house and are assigned to one of expert adjusters from a tight network of specialists in the US. These specialists then work directly with your insured guaranteeing privacy and utmost discretion in adjusting the claim. This high profile network of adjusters gives your clients access to a host of niche industry specialists to aid in the claims process such as:

- Fine art, collectible and jewelry appraisers
- Specialty jewelers
- Collectible societies
- Conservation and restoration specialists
- Auction houses
- Museums and gallery curators
- University historians and experts for unique items
- Curating services for collectors

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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Policies are written on an admitted basis. The carrier is rated A XV by A.M. Best. The **Personal Articles Floater** (which replaces the Stand-alone Fine Arts commercial & personal products) is available on [Big "I" Markets](#) in all states (except AK & HI) for both commercial and personal lines.