Hot Collections, Cool Coverage

What do Hot Wheels and Barbie dolls have in common, besides being the #1 boy and #1 girl toy of all time? Ruth Handler created the first Barbie doll in 1959 and named it for her daughter, Barbara. In 1968, Elliot Handler created the original Hot Wheels to be a more "tricked out" version of the then more realistic Matchbox cars. Ruth and Elliot were husband and wife.

Large collectors of the toys tend to be very passionate about them, usually starting in childhood. The woman with the largest Barbie collection runs a "hospital" where she fixes broken Barbies. The man with the largest Hot Wheels collection (valued at over $1 million) even had his home office designed to resemble Elliot's office in 1970.

Collectors of other iconic and lesser-known toys also tend to be equally devoted if not more so. Some collections may be extensive, include rare specimens and still not really be worth anything, such as this collection of over 11,000 "Do Not Disturb" signs. Other collections are worth a wee bit more. Your own clients' collections will likely fall somewhere between, with some requiring detailed planning to protect them, including insurance.

The Personal Articles Floater 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
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- Legal liability coverage for objects in your care, custody or control

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- 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

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.

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