

Discover the Value of a Personal Articles Floater



About 20 years ago my sister bought a couple of very old chairs to use in a class on furniture refurbishing. When she pulled off the old cushions, she discovered they had been repaired before, and the stuffing included a few 1939 newspapers and five full copies of the [Saturday Evening Post](#), three of which had covers by [Norman Rockwell](#). They were in pretty good shape and she was able to get about \$250 for the set, 25 times what she paid for the chairs.

In 2016 a family discovered seven Ty Cobb baseball cards from 1909-1911 in a paper bag while cleaning out their great-grandparents house. [The cards sold for \\$3 million.](#)

Someone who buys a Ty Cobb baseball card probably already has separate coverage for it, but someone with a small collection of valuable old magazines might think they are already covered with their homeowners insurance (if they think about insurance at all). Accidentally drop a \$1,000 bottle of wine while only carrying a \$2,000 homeowners deductible and all you can do is get a mop.

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
- 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:

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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.