

## More Bungling Burglars Wanted



While today's burglary statistics show an [overall decrease in burglary rates](#), too many homes (roughly 430,000) are broken into every year - most often in plain view, during the day. [Business-owned collections](#) are also not immune. In fact, [In 2015 property crimes](#) resulted in an estimated \$14.3 billion in losses. While there are some criminals that are [too brazen, unlucky](#) or [both](#) to get away with their crimes, police actually solve only 13% of reported burglary cases due to lack of a witness or physical evidence. Only [a small fraction of burgled goods](#) (other than cars) are recovered.

While the victims bear the mental trauma and pain of loss, if not physical injury, the financial loss is mostly covered by insurance when it is in place. Surprisingly even multi-million dollar art held by museums [may not have any](#) theft coverage.

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

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

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- 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** is available on [Big "I" Markets](#) in all states (except AK & HI) for both commercial and personal lines.