Aiming for Musket Insurance

Guns have held the fascination of collectors since their invention. Whether matchlock, flintlock, muzzle-loader, blunderbuss, or one of scores of other names, different types of weapons have helped define an era (or span multiple eras). Think of the various muskets of the early American pioneers through the Revolutionary War and into the Civil War. We’ve all heard the names of rifles and pistols of the Old West: Colt, Henry, Cooper, Remington and Winchester. The machine guns from the late 1800s to WWII were also used by mobsters of the early 20th century.

Individual guns have changed the course of history. It’s postulated that the Deringer that killed Abraham Lincoln led to more harsh treatment towards the South after the assassination, when Lincoln had encouraged a kinder approach to reconstruction. The gunshot assassination of Archduke Ferdinand plunged Europe into WWI.

The age and history of these weapons makes many of them valuable, which means they are prime targets during a break-in, and not just in homes; museums are also targeted. Sadly, unless the criminals are careless or not too bright it may be a long-time before they are recovered, if ever. But as a Big "I" Markets agent, you can secure coverage for collectible firearms with just a few clicks.

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

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• 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

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