



Fine Art and Collectibles Insurance

Valuable collections need insurance specifically to cover those items and protect the full value of the collection. Insuring these types of collections under a homeowner policy can be expensive and challenging. Many carriers require detailed appraisals, and the coverage may be limited to replacement value, which is often far less than the collectible value of an item. Plus in today's insurance market, filing a claim against a homeowner policy may leave an insured vulnerable to premium increases at renewal or the possibility of non-renewal.

MiniCo Collectibles Insurance Benefits

- Coverage for collections up to \$1,000,000
- Full collectible value
- \$0 deductible option
- Competitively priced
- No appraisal required at application
- Easy online portal to quote and bind policies
- A.M. Best "A" rated admitted carrier
- Nationwide availability

Collection Valuation

Valuable collections need insurance specifically to cover those items and protect the full value of the collection. Insuring these types of collections under a homeowner policy can be expensive and challenging.

Covered Losses

- Accidental breakage
- Fire
- Lightning
- Wind
- Water damage
- Mysterious disappearance
- Loss in transit
- Burglary

Coverage Eligibility

Collections that are stored or displayed in the collector's home, apartment, condominium or self-storage facility are eligible for coverage. Multiple collections may be covered under a single policy. Residences must have acceptable security and fire protection.

Get a Quote:
www.minico.com/collectibles

