



# Private Collections

PRIVATE CLIENT GROUP

## Protect your passion

Coverage feature	What it means	Why it matters
<b>Comprehensive, worldwide coverage</b>	We cover loss/damage due to fire, theft, earthquake, flood and breakage—anywhere in the world. Items are protected, regardless of location.	You're covered when taking jewelry on vacation, moving art to a summer residence, etc.
<b>Newly acquired items</b>	Automatic coverage is provided up to 25% of your policy class limit; effective for 90 days after the purchase.	New acquisitions are protected immediately at the time of purchase; add the item to your policy at your earliest convenience.
<b>Care, custody and control</b>	Up to \$1 million in coverage is available for items in your possession, even if you don't own them. Please note: the collectible category must already be included on your policy.	Take items home on loan before finalizing the purchase and know they're protected.
<b>Valuation</b>	You have coverage up to 150% of the insured amount.	The value placed on an item in your policy is what you can expect in the event of a claim. Should your item appreciate, you will be protected.
<b>Wine</b>	Our policy responds to fire, theft, earthquake, flood or breakage.	Fragile bottles can break. Basement cellars can flood. Refrigeration systems can malfunction.
<b>Pair or set</b>	Choose to repair, replace or surrender undamaged item(s) that are part of a pair or set.	If you lose an item such as an earring, you benefit from flexibility at claim time.
<b>Items in transit</b>	If you choose to ship a collectible, you are covered up to policy limits. Shipments via the U.S. Postal Service® are covered up to \$10,000. For maximum protection, consult us to determine the best transit options.	Damage during transport and storage is one of the most frequent and costly causes of loss.
<b>Items on exhibit/display</b>	We include coverage for pieces that are damaged when moved to/from exhibitions and/or while on display.	You can share your collection with the public and feel confident that it is protected at every stage.
<b>Jewelry repair and restoration damage</b>	Coverage extends should damage occur to jewelry while it's being repaired or restored.	You're protected when having stones re-set, items polished or other professional repairs made.

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