


## ***Collectibles Insurance vs. Standard Homeowners Insurance:***

	<b>Standard Homeowners Insurance</b>	 <b>AMERICAN COLLECTORS INSURANCE</b>
<b>Pays</b>	Actual Cash Value (depreciated value)	Full Collector Value (no depreciation)
<b>Deductible</b>	\$500 (or more!)	\$0 (includes hurricanes)
<b>Flood</b>	Not Covered	Covered
<b>Hurricane</b>	Not Covered	Covered
<b>Earthquake</b>	Not Covered	Covered
<b>Accidental Breakage</b>	Not Covered	Covered
<b>Packaging of Collectibles</b>	Not Covered	Covered
<b>Appraisals</b>	Required	Not Required

*Please Note: Coverage varies by state. Fine art, jewelry, and furniture are not eligible for coverage.*