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Baseball Art Prints



Insurance Options for your Baseball Collectibles

You may already have homeowner's insurance, but is it enough to cover your collectibles? Read your policy carefully and decide for yourself. If you think you need additional insurance, here are three options for your consideration:

	Collectibles Insurance Agency	NAC Collector Insurance Program	Chubb Masterpiece Valuables Articles Coverage
	www.collectinsure.com 1-888-837-9537 info@insurecollectibles.com	http://collectors.org 1-800-287-7127	www.chubb.com
Background/History	<ul style="list-style-type: none"> Began providing specialized insurance to collectors in 1966 Located on Westminster, MD Handles insurance of collectibles exclusively 	<ul style="list-style-type: none"> Administered by the Association of Insurance Administrators in Davidson, NC 	<ul style="list-style-type: none"> Over 100 years of underwriting experience Referral network of 8,000 independent agents and brokers worldwide
Items Covered (in context of baseball collectibles)	Sports cards, photographs, autographs, prints & lithographs, trade cards, figurines, books, advertising, games, paper collectibles	"Any type of collection"	Most collectibles
Covers Against	Burglary, theft, robbery, fire, flood, mysterious disappearance, breakage (including accidental), hurricane, earthquake, tornado, cyclone, mud slide, lightning, windstorm, and other natural catastrophes	Fire, lightning, windstorm, vandalism, theft, vehicle overturn, accidental breakage, flood, earthquake, and shipping coverage	Varies depending on policy
Does not cover (in context of baseball collectibles)	Fine arts and objects of art such as original paintings, statues or similar objects	Anything motorized	Varies depending on policy
Itemized Inventory Required?	No. A brief description of each type collection is all that is needed. Only individual items over \$5,000 in value must be specifically listed	No. Only single items over \$2,500 need to be listed individually, and require photos be provided	Yes
Appraisal Needed?	No. An estimated replacement value is all that is required	No.	Not for most items. Generally any item over \$25,000 requires an appraisal
Filing a Claim	Need reasonable documentation of sample of collection in lieu of complete documentation for each item		
Deductible?	No. Any loss over \$50 is paid in full.	\$250 per occurrence	No
Payment Based On	Replacement value at the time of loss	Current market retail value at the time of loss	Standard 100% of insured value. Options available that extend coverage up to 150% of the itemized coverage amount

Other Features

- Carrier is A.M. Best's rating A+ (Superior)
- Since 1966, they have not declined a valid claim due to a collector being unable to provide an inventory
- Policy includes \$250 coverage for bad checks, bad credit cards or bad electronic cash when selling items on the Internet

- Carrier is rated A (Excellent)

- Offers on premise surveys of large collections to help protect valuables from the possibility of loss

Sample Annual Premiums

Coverage	Premium
\$10,000	\$38
\$20,000	\$76
\$50,000	\$165-190
\$100,000	\$278-442
\$200,000	\$418-661

Coverage	Premium
\$20,000	\$50
\$50,000	\$125
\$100,000	\$175
\$200,000	\$275

Premiums depend on coverage and location. Visit the Chubb site to find an agent and request a quote

Premiums vary for coverage over \$25,000 based on presence of alarm and/or safe, as well as full or limited burglary coverage.

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