

VALUABLE ARTICLES COVERAGE HIGHLIGHTS

	CHUBB	AIG	ACE PRIVATE
World Coverage	Yes	Yes	Yes
Market Value Clause	Will pay up to 150% of Agreed Value at time of loss if the market value of the item exceeds the insured value of the item	Will pay up to 150% of Agreed Value at time of loss if the market value of the item exceeds the insured value of the item	Will pay up to 150% of Agreed Value at time of loss if the market value of the item exceeds the insured value of the item
Deductible	No deductible applies	No deductible applies	No deductible applies
Fine Arts Breakage	Coverage for breakage of fragile articles	Coverage for breakage of fragile articles	Coverage for breakage of fragile articles
Deduction for Depreciation	No	No	No
Newly Acquired Items	Coverage up to 25% of total schedule, but not more than 25% of sub-class for up to 90 days	Coverage up to 25% of category limit up to 90 days	Coverage up to 25% of the coverage limit for the type of property, up to a maximum of \$25,000. For newly acquired fine arts, actual cash value will be paid up to 25% of the coverage limits for fine arts for up to 90 days.
Articles of Others		Up to \$1 million	Covered when in our insured's care and custody
Automatic Jewelry Inflation Guard	Yes	Yes	Yes
Blanket Per Item Limit	\$50,000 standard	\$10,000 standard but can be increased to \$100,000	\$10,000 standard but can be increased to \$100,000
Appraisals Required	Yes	Yes	Yes
Jewelry	Required on items valued over \$100,000	Required on items valued over \$250,000	Required on items valued over \$100,000
Fine Arts	Required on items valued over \$250,000	Required on items valued over \$250,000	Required on items valued over \$250,000