

VALUABLE ARTICLES COVERAGE HIGHLIGHTS

	CHUBB	AIG	IRONSHORE PC	NAT GEN PREMIER
Worldwide Coverage	Yes	Yes	Yes	Yes
Market Value Clause	If the market value of an item on the policy, before a loss, exceeds the amount of coverage for that item Chubb will pay the market value before the loss — up to 150% of the amount of your itemized coverage	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	Market Value Loss Settlement up to 150%
Deductible	No deductible applies	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	Breakage for fine arts with no EQ deductible
Deduction for Depreciation	No	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 after acquiring	Coverage up to 25% of category limit up to 90 days after acquiring	Coverage up to 25% of category limit up to 30 days after acquiring for all classes of valuables except fine arts (90 days)	Coverage up to 25% of category limit or \$10,000 (whichever is less) for up to 30 days
Automatic Jewelry Inflation Guard	Yes	Yes	Inflation guard is not added to any valuables limit including jewelry	No
Blanket Per Item Limit	\$50,000 standard	\$10,000 standard but can be increased to \$100,000	Default blanket per item limit is \$10,000. Can be decreased to \$2,500 for premium savings or increased to maximum per item limit of \$100,000 for additional premium	\$50,000 standard
Jewelry Appraisal	Required on items valued over \$100,000	Required on items valued over \$250,000	Required on items valued \$75,000 or greater	Required on items valued \$75,000 or greater
Fine Arts Appraisal	Required on items valued over \$250,000	Required on items valued over \$250,000	Required on items valued \$75,000 or greater	Required on items valued \$75,000 or greater