



## Not all property is equal when choosing the right insurance

We recommend treating your "very important property" differently than the rest of your property. Lumping your "very important property" in with all other property doesn't give it the respect it deserves. That's why you should consider scheduling it under what we call an inland marine form of insurance. Allow us to give you four good reasons to elevate the protection for this type of property.

### Is valuing property an issue?

Often, your "very important property" consists of property that is out of the ordinary, such as stamp and coin collections, fine arts, jewelry, silverware and furs. The value of these items can be difficult to assess when the property is available for inspection, let alone when the property has been lost or damaged. By scheduling this property, you will be compelled to identify the property and its value clearly before a loss. That means fewer disputes and a more fair settlement after a loss.

### Is certain property limited in my homeowners policy?

Some of your "very important property" is subject to limitation in your general homeowners coverage. Typically, you will receive no more than \$200 for coins, \$1,500 for stamps, \$1,500 for the theft



of jewelry, \$1,500 for the theft of furs and \$2,500 for the theft of silverware. By scheduling this property, you can override these limitations.

### Is there a deductible for property losses?

Your general homeowners policy has a deductible applicable to each loss, which may be \$250, \$500, \$1,000 or greater. By scheduling this property, you can avoid the deductible and be compensated for the full insured value of the item.

### Are there limitations on causes of loss?

Finally, scheduling your "very important property" covers it for more causes of loss. Instead of the limited list of perils covered under your homeowners policy, scheduled coverage expands protection to include all risks of loss that are not listed as excluded. By scheduling this property, you can be covered for breakage, mysterious disappearance, flood, earthquake, dropping your camera over the side of the boat, losing your wedding band down the drain, pet damage and so on.

Let our agency show you how to give your "very important property" the VIP treatment. You will be surprised at how little it costs to get the best. However, some items will need to be appraised. Call us now for details; we're standing by with the red carpet.



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