CHUBB®



Valuable Articles Checklist

The possessions and precious items your trust and estate clients cherish most need protection. Standard homeowners policies offer only limited coverage. Here is a tool you can give to your clients to help prepare them for a discussion with a property and casualty agent.

Valuable Articles Review

Does the client understand the valuable articles coverage in her or his homeowner policy?	☐
Does the client own valuable items that fall outside of the homeowners policy?	☐
Does the valuable articles policy allow a degree of flexibility, offering both itemized coverage and blanket coverage?	☐
Does the insurer require extensive documentation for coverage?	☐
Are appraisals required for all items (as opposed to high-value items only– over $100,000 or $250,000, for instance)?	☐
Does the policy offer worldwide coverage for the policyholder's travels?	☐
Does the policy cover mysterious disappearances for items not necessarily lost or stolen?	☐
Does the policy offer coverage between the moment of purchase and the time when an item is added to the policy?	☐
Does the policy provide full coverage for items in transit without the policyholder having to report it?	☐
Does the policy offer flexibility in handling loss or damage of one part of a pair or a set of valuable items?	☐
For items that appreciate over time, does the policy allow for extension of coverage beyond an item's scheduled value?	☐

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