

The possessions and precious items your 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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