

## 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

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