



Personal Property

Most personal property has no limit except the policy limit. If you have \$100,000 of insurance, the \$100,000 is paid on a replacement cost basis for each item you replace until used up. CERTAIN PROPERTY (listed below) has a limit and if those items exceed the limit, payment for them stops at that limit.

Example, a basic homeowner's or renter's policy has \$1,000 coverage on jewelry and no coverage if you lose, break or misplace a stone or ring. The deductible is still the policy deductible, often \$1,000. This is a limit.

Each company's better policy may have more or less protection than what is outlined here:

	Basic	Better
Theft of Jewelry, watches, furs, precious & semi-precious stones	1000	2500
Misplacing, losing, breakage of jewelry, rings, watches, stones	0	2500**
Money, bank notes, bullion, gold, silver, platinum, coins	200	same
Securities, accounts, deeds, personal records, manuscripts, passports, tickets, stamps	1000	3000
Watercraft, including their trailers	1000	same
Trailers not used with watercraft	1000	same
Grave markers	1000	same
Theft of Firearms "other perils are not limited"	2000*	3000*
Misplacing, losing or breakage of Firearms	0	3000
Theft of silverware, gold-ware	2500	3500
Misplacing, losing, breakage of gold-ware	0	3500
Property at residence used in any manner for business	2500	same
Property away used at any time for business	250	same
Electronic apparatus while in or upon a motor vehicle, if equipped to operate from the power of that vehicle. This includes tapes, wires, records, discs or other media.	1000	same
Backup of Sewer or Drain in Basement	0	5000

Better policy

All Risk - Direct Physical Loss, personal property
Backup of Sewer & Drain - \$5000 to \$10,000
Blanket Jewelry with loss or breakage included

Guaranteed Replacement Home-Dwelling
Ordinance or Law coverage
Identity Theft including ID theft 911 service
Personal Injury Liability - Liability policy limit
Replacement Cost personal property

Guaranteed Replacement Cost Dwelling

Basic policy

Just 17 perils
0
No loss or breakage coverage
Dwelling limit plus 20%
10% of dwelling limit
No identity theft
0
Replacement cost personal property
Replacement cost dwelling

Discuss your Personal Property coverage with your agent.

Additional Information

* We often endorse or schedule jewelry by piece. We do the same for firearms. If the limits above are not enough, we can endorse or schedule items individually. Refer to proposal/coverage section to see if there.

* Blanket Jewelry is another option as opposed to scheduling jewelry. Sometimes we schedule and write blanket coverage together. Discuss with your agent

Personal property is covered at your residence and as you travel anywhere in the world.

Payments are not decreased / depreciated for age. New price is paid providing you replace the property destroyed.

Make a photo inventory. Working from memory if everything is destroyed is difficult.

**Misplacing, loss and breakage of jewelry requires "all risk" direct physical loss protection to be endorsed to the policy. Otherwise, jewelry must be scheduled to get similar coverage.

*No policy covers everything. Refer to the policy for details. There are exclusions and conditions and other policy limitations not referenced here.

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