



PERSONAL ARTICLES FLOATER

Jewelry, Fine Art, Wine, Memorabilia, and Other Classes

Do your clients own expensive items that require more coverage than the typical homeowners policy provides? Talk to DeCotis today to take advantage of our comprehensive all-risk loss or damage coverage for valuable personal property.

Personal Articles Floater (PAF) insurance can pay the cost to repair or replace clients' property at an agreed-upon value basis for scheduled items and market value for blanket coverage up to \$25,000 per item. When seeking coverage for your clients valuable possessions, discuss the options with DeCotis.

TARGET CLASSES:

- Fine Art
- Jewelry
- Antique Furniture
- Stamps
- Coins and Numismatics
- Wine/Whiskey Collections
- Memorabilia
- Furs
- Guns
- Musical Instruments
- Handbags
- Cameras
- Silverware
- Baseball/Sports Cards
- Comic Books
- Books
- Gold/Silver Bullion

COVERAGE HIGHLIGHTS:

- Automatic cover for new acquisitions up to 25% of a collection's value
- Market appreciation up to 150%
- Defective title cover up to \$100,000
- Fake and forgeries cover up to \$100,000
- These and other coverages available for qualified risks

COVERAGE ENHANCEMENTS CAN INCLUDE:

- Lower deductibles
- Nat Cat peril
- Worldwide coverage
- No class/item limits
- Full transit coverage

CARRIERS:

A.M. Best A Rated

STATES:

AZ, CO, CT, DC, DE, FL, GA, MA, MD, ME, NC, NH, NJ, NM, NY, OK, PA, RI, SC, TX, VA, VT

CONTACT YOUR DECOTIS UNDERWRITER:

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