

# Collectibles Insurance vs. Standard Homeowners

See how our specialty policy for collectibles stacks up!

	Standard Homeowners Insurance	 American Collectors Insurance
<b>Pays</b>	<b>Actual Cash Value</b> <i>(depreciated value)</i>	<b>Full Replacement Value</b> <i>(no depreciation)</i>
<b>Deductible</b>	<b>\$500</b> <i>(or more!)</i>	<b>\$0</b> <i>(includes hurricanes)</i>
<b>Flood</b>	<b>NO</b>	<b>YES!</b>
<b>Hurricane</b>	<b>NO</b>	<b>YES!</b>
<b>Earthquake</b>	<b>NO</b>	<b>YES!</b>
<b>Accidental Breakage</b>	<b>NO</b>	<b>YES!</b>
<b>Packaging of Collectibles</b>	<b>NO</b>	<b>YES!</b>
<b>Appraisals</b>	<b>Required</b>	<b>Not Required!</b>

**Give clients the protection they deserve!**

Questions? Please call: 1-800-257-5758



**Insurance Intermediaries  
Incorporated**

a Nationwide® company



**American Collectors Insurance**

If it's worth collecting, it's worth protecting.™

