

Valuable Items Policy



Armed Forces Insurance
OUR MISSION IS YOU.®

The Armed Forces Insurance Valuable Items Policy (VIP) is designed to extend coverage beyond a standard Homeowner or Renter Insurance policy for certain classes of property. The VIP policy protects your prized possessions anywhere in the world.

ELIGIBLE ITEMS FOR VIP

Jewelry - Provide metal type, cut, color, clarity and carat for any gemstones as well as any other identifying data. Appraisals from a GIA, AGS, IGI, or EGL credentialed gemologist may be required for high value items.

Watches - Provide manufacturer, number of jewels, serial number, etc, and any other identifying data.

Class Rings - Provide description, metal type, cut, color, clarity and carat for any gemstones and any other identifying data.

Furs - Provide name of fur, type of article, and any other identifying information. This includes garments trimmed with fur or consisting principally of fur.

Firearms and Weapons - Provide make, model, grade, serial numbers and any other identifying data. This includes weaponry and their accessories.

Antiques and Fine Art - Provide the title, artist, color, size, type, age and any other identifying data. You should clearly identify and establish the value of the fine art or antique. There are several factors that determine if an item is an antique including age, authenticity, historical significance, rarity, condition, etc.

Stamp and Coin Collections - Provide the descriptions for items, pairs, sets, and collections with an amount assigned to each group or class.

Musical Instruments - Provide the type of instrument, manufacturer, and model. Provide any other identifying data.

Cameras - Provide the manufacturer, model, and any other identifying data. This also includes camera accessories including lenses and flash equipment.

COVERAGE AT AN AFFORDABLE PRICE

The annual cost of the VIP is \$9.00 for each \$1,000 of coverage with no deductible.*

Homeowner and Renter Insurance policies limit coverage for many valuable items so this policy is designed to meet your unique needs.

HOW TO INSURE YOUR VALUABLE ITEMS

Allocate specific dollar amounts of insurance to individual items you choose to list and describe. Payment for loss to any scheduled item is never more than the amount shown on your policy's declaration page. When insuring your items, the amount of insurance should be an accurate representation of the full replacement value of the item. We recommend that you review your policy annually to maintain current replacement values.

EXCLUSIONS

Coverage exclusions apply. Refer to your policy for full coverage details. These exclusions include but are not limited to: wear and tear; deterioration; smog; mechanical breakdown; damage by moth, rodents and vermin; extremes of temperature; marring and scratching; war; nuclear reaction; and while the property is in the custody of a public carrier or storage facility; rough handling, improper packing; and the perils of loading and unloading.

The Valuable Items Policy is not available for business property, securities deeds & tickets, real estate, animals, aircraft, watercraft, motor vehicles, campers, trailers, mobile devices, smart watches, eyeglasses or contact lenses, hearing aids, money, gold and silver bullion, or individual items valued less than \$100.

**In CA, cost is \$8.00 per \$1,000 of coverage.*

Call **800-255-6792** for the right answers from a real person.

Visit: www.afi.org for more information or a no-obligation quote.