

## DEALERS COVERAGE

### Covered Property

- Rare Books, Reference Library and incidental Fine Arts usual to the conduct of your business including;
  - Property held by you in trust
  - Property on consignment
  - Property sold but not delivered or owned on joint account with others or belonging to others and for which you may be liable.
- Reference library and other reference materials
- Furniture and fixtures of a fine arts nature belonging to the Insured which are for sale or listed in the Insured's inventory.

### Deductible

- Various (Insured's Choice)
- Property in transit or temporarily at other locations or at a show will be 1% of the value of the loss with a minimum of \$100 and a maximum of \$500.

**No Claims Bonus** – 5% Credit to qualified clients

### Exclusions

- Civil Authority
- Nuclear Hazard
- War and Military Action
- Delay, Loss of Use or Loss of Market
- Criminal, Fraudulent, Dishonest or Illegal Acts

- Any willful act intended to cause loss or damage committed by you or anyone else at your direction.
- Processing and Work
- Theft from unattended vehicle unless forced entry.
- Wear and tear, gradual deterioration, hidden or latent defect
- Fading, creasing, denting, scratching or tearing, thinning, color transfer, dampness, or temperature extremes.
- **Loss by Earthquake to property located within the state of CA.\***
- **Loss by Wind or Flood to property located within that State of FL, LA or MS.\***

### Coverage Territory

- Worldwide

### Loss Valuation

- Owned Inventory
  - Selling Price less 20%
  - Cost Price plus 30%
- Consigned Inventory
  - Consignment value plus 10%
- Reference library and other reference materials at replacement cost
- Furniture & fixtures at replacement cost

### Show Coverage

- Available at a limit of your choosing (to, from and while at the designated fairs.)

### Supplemental Coverages

- Accounts Receivable – Up to \$10,000 included
- Valuable Papers and Records – Up to \$5,000 included
- Burglary Alarm Systems – Up to \$1,000 for loss or damage to your system included
- Debris Removal – Up to \$5,000 included
- Expediting Costs – Up to \$1,000 included
- Fire Department Service Charge – Up to \$2,500 included
- Fire Protective Systems – Up to \$2,500 included
- Inventory, Appraisals, and Loss Adjustment Expenses – Up to \$1,000 included
- Legal Liability
- Money in Locked Safes or Vaults – Up to \$1,000 for theft included
- Return Shipment Expense – Up to \$1,000 included
- Show Cases – Up to \$5,000 included
- Theft Damage to Buildings – Up to \$10,000 included

### \*See Your Policy for Full Details

*Earthquake, Flood and Windstorm coverage can be obtained on a case by case basis. If you are interested in these coverages, please contact us.*

## COLLECTORS COVERAGE

### Covered Property

- Rare Books, Reference Library and incidental Fine Arts being “your” property
- Reference library and other reference materials belonging to “you”

### Deductible

- Various (Insured’s Choice)

**No Claims Bonus** – 5% Credit to qualified clients

### Exclusions

- Civil Authority
- Nuclear Hazard
- War and Military Action
- Processing and Work
- Wear and tear, gradual deterioration, hidden or latent defect
- Fading, creasing, denting, scratching or tearing, thinning, color transfer, dampness, or temperature extremes.
- **Loss by Earthquake to property located within the state of CA.\***

- **Loss by Wind or Flood to property located within that State of FL, LA or MS.\***

### Coverage Territory

- Worldwide

### Loss Valuation

- Your Property
  - As per your schedule or current market value if no schedule.
- Reference library and other reference materials at replacement cost
- Newly purchased property at your cost.

### Supplemental Coverages

- Rewards – Up to \$25,000 for information that leads to a conviction for arson, or theft or vandalism
- Newly Purchased Property – Up to 25% of the limit shown for Rare Books up to 90 days from date of purchase. You must pay additional premium due from date of purchase.

### \*See Your Policy for Full Details

*Earthquake, Flood and Windstorm coverage can be obtained on a case by case basis. If you are interested in these coverages, please contact us.*