


# Collectibles Insurance vs. Standard Homeowners

See how our specialty policy for collectibles stacks up!

	Standard Homeowners Insurance	 AMERICAN COLLECTORS INSURANCE
Pays	Actual Cash Value (depreciated value)	Full Collector Value (no depreciation)
Deductible	\$500 (or more!)	\$0 (includes hurricanes)
Flood	Not Covered	Covered
Hurricane	Not Covered	Covered
Earthquake	Not Covered	Covered
Accidental Breakage	Not Covered	Covered
Packaging of Collectibles	Not Covered	Covered
Appraisals	<i>Required</i>	<i>Not Required</i>

*Note: Coverage varies by state.*

Visit our website to learn more about  
our all-risk collectibles program!

[AmericanCollectors.com/Agents](http://AmericanCollectors.com/Agents)



**AMERICAN COLLECTORS  
INSURANCE**

IF IT'S WORTH COLLECTING, IT'S WORTH PROTECTING