High-target and high-value personal belongings

Your homeowners policy provides blanket coverage for most of your personal belongings, but it does exclude some items and it limits the amount payable for others. No one knows the extent and value of your personal property better than you, so our agency recommends that you match your property to the excluded and limited property listed in your policy. Generally, you will find these items located under Section I – Property Coverages, Coverage C – Personal Property. Limited property is located under the section titled “Special Limits of Liability,” and the excluded property is located under “Property Not Covered.”

Property limited in value includes: money, personal records, watercraft, trailers, jewelry, furs, firearms, silverware and business property. There is more than one way to accommodate higher values depending on your need for broadening the protection. Our agency will be happy to explain these options. While antiques and fine arts are not listed as limited in value, it can be very difficult after a fire to distinguish a charred antique chair from a department store chair, or an original painting from a print. That’s why we like to see these items documented with an appraisal and itemized with a value, so they can be insured on a floater that also expands the perils covered.

Excluded property includes: water loss (for example, from a swimming pool or continuous leakage), pets, vehicles, aircraft, property of tenants and business data. You will need to consult with our agency on these items to determine whether a coverage solution is available.

The more likely your property would be targeted for theft and the more unusual its value, the more attention you need to give it for insurance purposes. So if you have any questions, give us a call, we’ll be happy to go over the specific coverages available to you so you can have peace of mind.