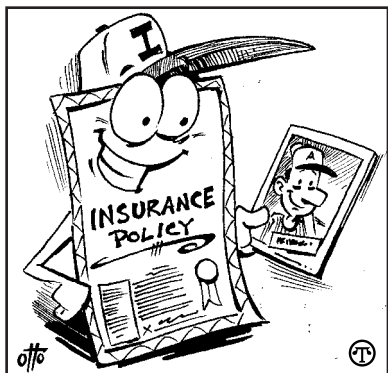


Collector's Corner

Protect Your Treasures

(NAPSA)—Do you have a favorite valuable? It may be a doll your grandmother played with, an arts and crafts curio cabinet or even a baseball card collection. Whatever it is, making sure you protect your antiques and collectibles will ensure that they are with you for years to come.



Proper insurance coverage is an important part of protecting valuables and collectibles.

Properly insuring your antiques and collectibles can help protect your treasures if something unexpected occurs. Homeowners and renters policies usually have some coverage for personal valuables, but many do not fully cover the value of antiques, jewelry, silver, collectibles or other special items if they are lost, stolen or damaged.

“To ensure that your treasures are properly insured, make sure your home’s contents are covered for replacement cost,” recommends Mary Ann Avnet, a vice president with The Chubb Group of Insurance Companies. Check that you have “all risk” coverage. This means that your policy will only list what isn’t covered, rather than what is. It will provide greater coverage for accidental or unusual losses than a “named perils” policy.

“Determine if the policy will cover items that break accidentally or are lost mysteriously,” said Avnet. Be sure to ask about exclusions that apply to items of “rarity or antiquity.”

To obtain a brochure on insuring your antiques and collectibles, call 877-60CHUBB.