


Collectibles Insurance vs. Standard Homeowners

	Standard Homeowners Insurance	 American Collectors Insurance
Pays	<i>Actual cash value</i>	<i>Agreed Value</i> <i>(full collectible value)</i>
Deductible	<i>\$500</i> <i>(or more!)</i>	<i>\$0</i> <i>(includes hurricanes)</i>
Flood	<i>NO</i>	<i>YES!</i>
Hurricane	<i>NO</i>	<i>YES!</i>
Earthquake	<i>NO</i>	<i>YES!</i>
Accidental Breakage	<i>NO</i>	<i>YES!</i>
Packaging of Collectibles	<i>NO</i>	<i>YES!</i>
Appraisals	<i>Required</i>	<i>Not Required!</i>