



Does your client have personal property that may be underinsured or not covered on a standard homeowner's policy? The personal property endorsements listed below will help ensure that your client's personal property is properly insured.

Valuable Items Plus – aka Scheduling Personal Property

Valuable Items Plus Endorsement is an optional blanket coverage for jewelry, silverware, fine art, furs, cameras, firearms, computers, musical instruments, china/crystal, golfer's equipment, postage stamps, rare and current coins, trading cards, memorabilia, comic books, and tools. Below are endorsement highlights:

- Scheduled items require approval prior to binding, and you must submit an appraisal or a bill of sale no older than 3 years of age and photos
- \$0 Deductible applied to the coverage by this endorsement
- Breakage coverage is provided for fine arts but the first \$100 of damage is excluded
- Any item lost or misplaced is not covered, unless the item is listed separately with a description in the declarations
- Maximum limit in any one loss to any one item in any class of covered property is \$5,000 unless the item is listed separately with a description and dollar limit in the Declarations
- Valuable Items Plus Policy Form – PHO-61 TX O417

Class of Property	Rate	Coverage Limit Increment (i.e. rate per)	Minimum Limit Per Item or Class	Maximum Limit Per Item or Class without Underwriting Approval
Jewelry	\$1.50	\$100	\$1,000	\$50,000
Furs	\$0.45	\$100	\$1,000	\$20,000
Silverware	\$0.30	\$100	\$1,000	\$20,000
Fine Arts	\$0.25	\$100	\$1,000	\$50,000
Cameras	\$1.20	\$100	\$1,000	\$10,000
Firearms	\$2.00	\$100	\$1,000	\$10,000
Computers	\$1.00	\$100	\$1,000	\$10,000
Musical Instruments	\$0.35	\$100	\$500	\$10,000
China and Crystal	\$2.00	\$100	\$500	\$10,000
Golfer's Equipment	\$1.40	\$100	\$500	\$10,000
Postage Stamps	\$1.35	\$100	\$500	\$10,000
Rare and Current Coins	\$2.69	\$100	\$500	\$10,000
Trading Cards, Memorabilia, Comic Books	\$1.50	\$100	\$500	\$10,000
Tools	\$2.25	\$100	\$500	\$10,000

Special Personal Property Coverage

The Special Personal Property Coverage endorsement changes contents coverage from named peril coverage to an open peril coverage; insuring coverage C against the same perils as coverage A and B. It also expands coverage under the Special Limits of Liability section for personal property by adding “misplacing or losing” in addition to theft as a cause of loss for the following categories of property: jewelry, furs, firearms, and silverware, silver-plated ware, goldware, gold-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays, and trophies made of or including silver, gold or pewter. Special Personal Property Coverage Policy Form PHO O5 O417

Increased Special Limits of Liability

Increased Special Limits of Liability endorsement offers higher coverage limits for the following categories that have a special sub-limit in the basic policy form: Jewelry, Watches and Furs, Money, Securities, Silverware, Goldware and Pewterware, Electronic Apparatus in or upon a motor vehicle or Tapes, Records, Discs or other media in or upon a vehicle. The increased limit will display in the declarations page. The increased limit will display in the declarations page. Please see the chart below from the manual for endorsement rates and limits.

Personal Property	Rate per Increment	Coverage Limit per Increment	Special Limit in Form	Maximum Limit Allowed
Jewelry, Watches and Furs	\$11	\$500	\$1,500	\$6,500
Money	\$6	\$100	\$200	\$1,000
Securities	\$4	\$100	\$1,500	\$3,000
Silverware, Goldware and Pewterware	\$3	\$500	\$2,500	\$10,000
Electronic Apparatus in or upon a Motor Vehicle	\$4	\$100	\$1,500	\$6,000
Tapes, Records, Discs or Other Media in or upon a Motor Vehicle	\$12	\$250	\$250	\$500