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## Protecting with Personal Articles Floaters

Why do some clients need a **Personal Articles Floater**? Simply put, a standard homeowner policy is not set up to cover a large collection or a single high value piece (or both) sufficiently. Lower coverage limits, deductibles, and a smaller peril pool mean too many insured discover too late that they just didn't have enough insurance through their HO policy. A **Personal Articles Floater** is designed to offer higher coverage limits as well as protect against the causes of loss not covered on a homeowners policy. Our product features:

- Worldwide coverage for items not protected under other policies
- Larger schedule
- Expensive jewelry not excluded
- Significant discounts (alarm, safe)
- Can insure valuables without a deductible



Insurance can't cover the sentimental loss when items go missing or get damaged, but with the right coverage, the financial value can be protected. Additionally, a jewelry claim on a **Personal Articles Floater** does not impact the homeowner policy.

The **Personal Articles Floater** on **Big "I" Markets** offers customized products and services for commercial and personal inland marine fine art and valuable articles. Coverage is available for museums, galleries, private dealers and corporate collections as well as private fine art collections, jewelry, fine wine, silverware, musical instruments, antiques and any collectible imaginable. This program offers many specialized features designed for all types of risks that will appeal to even the most discerning collector, regardless of risk size. The carrier's in-depth knowledge of both personal and commercial exposures allows them to underwrite diverse risks resulting in policies that are individually tailored to meet the unique needs of your insureds.

Working with a specialty company that understands the unique elements of these risks leads to the most competitive pricing, considerably broader and more flexible coverage than your standard homeowners insurer, and expert claims handling.

Special items warrant special coverages and terms not commonly found in standard policies, offering the following coverages and unique features:

- All risks of physical loss or damage
- Worldwide coverage, including transit
- Valuation options to meet individual risk needs
- No per-item limitations
- Newly acquired property coverage
- No deductibles
- Optional buy-back for recovered property
- Legal liability coverage for objects in your care, custody or control

Claims are processed in-house and are assigned to one of expert adjusters from a tight network of specialists in the US. These specialists then work directly with your insured guaranteeing privacy and utmost discretion in adjusting the claim. This high-profile network of adjusters gives your clients access to a host of niche industry specialists to aid in the claims process such as:

- Fine art, collectible and jewelry appraisers
- Specialty jewelers
- Collectible societies

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*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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- Conservation and restoration specialists
- Auction houses
- Museums and gallery curators
- University historians and experts for unique items
- Curating services for collectors

Policies are written on an admitted basis. The carrier is rated A XV by A.M. Best. The **Personal Articles Floater** is available on [Big "I" Markets](#) in all states (except AK & HI) for personal lines.