

Personal Lines

Scheduled personal property

A valuable item can take weeks, months, or years worth of income to purchase, but only a few seconds to be lost due to theft, natural disaster, or other unforeseen events.

A scheduled personal property endorsement provides protection for items such as:

- Jewelry
- Coins and coin collections
- Stamps and stamp collections
- Silverware, including silver plated, gold plated, or pewter ware
- Fine arts—breakage is an optional coverage
- Cameras
- Furs and fur garments
- Musical Instruments
- Sports equipment such as golf clubs or bicycles
- Firearms
- Hearing aids
- Wines
- Hobby collections, including items such as memorabilia, souvenirs, and collection items
- Limited editions, including limited edition dolls, plates, figurines, rare books, antiques, etc.

Please note if you have questions in regard to scheduled personal property and what can be scheduled feel free to reach out to our underwriting department at any time!

Here are just a few of the many benefits of a scheduled personal property endorsement:

- No deductible
- Provides open peril coverage, with certain exceptions, for physical Loss
- Coverage provided for mysterious disappearances

The Hanover offers the following options below for your insured to schedule their personal property on their policy and descriptions for each will be on the next page:

- **Scheduled personal property**—Standard loss settlement
- **Scheduled personal property**—Agreed value loss settlement
- **Scheduled personal property**—Jewelry in vault
- **Prestige scheduled personal property**—Standard loss settlement
- **Prestige scheduled personal property**—Agreed value loss settlement
- **Valuable items plus**—Blanket scheduling



Scheduled personal property standard loss settlement	For trims other than Prestige, each item must be listed with an amount of insurance. Endorsement pays the least of following: 1. Actual cash value of the property at the time of loss or damage; 2. Reasonable amount to repair to condition prior to loss; 3. Reasonable amount to replace with substantially identical article; or 4. The amount of insurance Items scheduled as fine arts are settled at agreed value.
Scheduled personal property agreed value loss settlement	For trims other than Prestige, each item must be listed with an amount of insurance. Endorsement pays, for each item, the full amount shown in the Schedule which is agreed to be the value of that item. When the item is part of a part or set, we will pay the full amount shown in the Schedule for the pair, set or complete article. Agreed value is not available for the Hearing Aid class.
Scheduled personal property in vault	Itemized jewelry shown as in vault in the declarations must be kept in a bank vault. There is no coverage for these items while they are out of vault, unless we agree in advance to cover them.
Prestige scheduled personal property standard loss settlement	For Prestige trim, each item must be listed with an amount of insurance. Endorsement pays the least of following: 1. Actual cash value of the property at the time of loss or damage; 2. Reasonable amount to repair to condition prior to loss; 3. Reasonable amount to replace with substantially identical article; or 4. The amount of insurance Items scheduled as fine arts are settled at agreed value.
Prestige scheduled personal property agreed value loss settlement	For Prestige trim, each item must be listed with an amount of insurance. Endorsement pays, for each item, the full amount shown in the schedule which is agreed to be the value of that item. When the item is part of a part or set, we will pay the full amount shown in the schedule for the pair, set or complete article. Agreed value is not available for the hearing aid class.

Valuable Items Plus

Blanket Scheduling

This endorsement is used for blanket scheduling of personal property. It provides for open perils coverage for select property items without the need to individually list and described each item. It also eliminates the Section I deductible for losses to property scheduled under the endorsement.

Note:

- Loss Settlement for Coverage C under the base policy applies to this endorsement, subject to the per item coverage limit
- Maximum loss payable per item is in the table below so items valued at more than per item limit should be itemized scheduled

Blanket coverage is available for the personal property classes listed below:

CLASS	PER ITEM COVERAGE LIMIT	MAXIMUM PER CLASS COVERAGE LIMIT
Jewelry	\$25k	\$250k
Fine arts	\$25k	\$250k
Silverware	\$10k	\$100k
Furs	\$10k	\$100k
Wine	\$10k	\$100k
Collectibles	\$10k	\$100k
Cameras	\$10k	\$50k
China and crystal	\$10k	\$50k
Firearms	\$10k	\$50k
Musical instruments	\$10k	\$50k



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

[hanover.com/personalinsurance](https://www.hanover.com/personalinsurance)
The Agency Place (TAP) — <https://tap.hanover.com>

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