

Personal Lines

Insuring valuables with The Hanover

Most homeowners insurance comes with a limited amount of protection for valuables inside the home. But truly special items call for special protection.

The Hanover provides multiple options for you to add coverage for your valuables to your existing homeowners policy. This additional protection is ideal for:

- Jewelry, including engagement rings and watches
- Coins
- Stamps
- Silverware, including silver plated, gold plated or pewterware
- Hobby collections
- Fine arts
- Cameras
- Furs and fur garments
- Musical instruments
- Sports equipment
- Firearms
- Wine

Two ways to protect your valuables

For that **one valuable item**, our **scheduled items** option provides coverage for a specific item of great value to you. This coverage comes with the option to set coverage to a pre-determined "agreed value."*

For **coverage and convenience**, our Valuable Items Plus (VIP) option provides **blanket coverage** that allows you to protect your possessions without having to itemize them.

- Coverage limits include \$10K per item, or \$100K total.
- For jewelry and fine arts, \$25K/item, \$250K total.

*Not all items are eligible for agreed value coverage

▶ **Whether you choose** blanket coverage or schedule an item, protection is provided for loss or theft, and you pay no deductible in the event of a claim.

Protect the things you can't live without

Talk to your independent agent if you're not sure which coverage is right for your most valued items.

You can also visit [hanover.com](https://www.hanover.com) to learn more about our valuable items coverage.

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