

Personal Lines

Scheduled personal property

Why should customers schedule their personal property? While their current Hanover homeowner's policy provides excellent coverage at a very affordable price, some of their most precious items may not be fully covered.

A scheduled personal property endorsement has no deductible and provides broader coverage such as mysterious disappearance and breakage.

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 (in and out of vault); including engagement rings and watches
- 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
- Collectibles
- Wine



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