

## **COLLECTIBLES**

Most current Texas Homeowner policies have no specific limitations on collectibles (except money, bullion, valuable papers, jewelry, watches or furs). However, losses are subject to the policy deductible.

Items away from your home have a limit of 10% of the amount of insurance on your personal possessions – Unscheduled Personal Property.

It is possible to purchase an endorsement or separate policy insuring valuable items at a lower deductible.

One source that specializes in collectible insurance is the Collectibles Insurance Agency (888) 837-9537; you can visit their web site at [www.collectinsure.com](http://www.collectinsure.com).

These facts are provided as a service. Robert V. Reim Company does not sell insurance.