

Optional Coverages

- **Agreed Value:** This option is offered for jewelry, allowing you to be paid the agreed upon value the jewelry is insured for in the event of a claim.
- **Breakage:** This coverage is also available for purchase on your collectibles, fine arts, hearing aids and televisions.

Why Auto-Owners?

Since 1916, Auto-Owners has operated solely through trusted and valued independent agents. We are a Fortune 500 Company and the 16th largest property/casualty insurance company in the nation.

Our products are brought to you through over 6,000 independent agencies serving over 3 million policyholders in 26 states. Auto-Owners continues to strive for “No-Problem”[®] claims service.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

Personal Articles
Floater



www.auto-owners.com

12114 (03-12)

Auto-Owners Insurance



Personal Articles Floater ...

A Personal Articles Floater offers exceptional protection for your valuable possessions. A floater policy offers higher coverage limits and additional causes of loss than what your homeowners policy may provide. Keep everything you value Safe. Sound. Secure.® with a Personal Articles Floater from Auto-Owners Insurance.

Special Limits Included In Your Homeowners Policy

Cell Phones	\$1,000
Coins	\$250
Furs	\$1,000 (Theft Limit)
Guns	\$2,500 (Theft Limit)
Jewelry	\$1,000 (Theft Limit)
Silverware, Goldware, Pewterware	\$5,000 (Theft Limit)
Stamps	\$1,000
Tapestries, Rugs, Wall Hangings	\$5,000 (Theft Limit Per Article) \$10,000 (Aggregate Theft Limit)
Trading Cards	\$1,000
Watercraft	\$1,000

If you require higher coverage limits for any of the above possessions talk to your agent about a Personal Articles Floater today!

Why Add A Personal Articles Floater?

- Is your property worth more than what's covered by your homeowners policy?
- If your property were stolen, do you require more coverage?

When your valuable possessions are insured on a Personal Articles Floater, **replacement cost** coverage is provided for **all risks** (unless specifically excluded).

Items You May Want To Consider Adding:

- Cameras
- Coins & Stamps
- Collectibles
- Fine Arts
- Furs
- GPS Systems
- Hearing Aids
- Jewelry
- MP3 Players
- Musical Instruments
- Personal Computers & Laptops
- Silverware, Goldware, Pewterware
- Sports Equipment
- TVs
- Watercraft