

For those who know

## PERSONAL VALUABLES

For those who know finer things are worth the investment.

GUARANTEE GOLD® customers know the value of being insured with a company that specializes in products for high net worth homeowners. GUARANTEE GOLD policyholders can protect their precious items including fine art, jewellery and prized collections with our Scheduled Articles coverage.

Through local expertise, we offer tailored products to protect your unique articles with the following features:

**Coverage worldwide:**

We know you like to travel and we've got your personal articles covered no matter where in the world your travels take you.

**No deductible:**

We will not apply a deductible in the event of a loss to your scheduled articles.

**Breakage coverage:**

An active household and accidental bumps go hand in hand – GUARANTEE GOLD offers breakage coverage for those unpredictable incidents.

**Pairs and sets:**

We know original quality is important so if we cannot replace or repair a damaged item with identical parts, we will cover the expense of replacing the entire set.

**In-vault jewellery:**

We offer competitive rates for scheduled valuable jewellery you keep securely stored in a financial institution's vault.

**Newly acquired items:**

Adding to your collection or jewellery box should be hassle free. GUARANTEE GOLD provides coverage for up to 90 days after the day of purchase for 25% of the total insured amount of existing scheduled articles.

**Blanket coverage:**

GUARANTEE GOLD offers customers the option to cover certain categories of valuables through a convenient blanket schedule. With this option there is no need to itemize, and individual items are covered up to \$50,000 each. No deductible applies to this coverage.

**Defend your title:**

We provide \$100,000 for legal expenses related to a claim to defend your title for fine art scheduled on your policy.

**Work that you commission:**

We will cover up to \$100,000 for damage of incompleteness of work you commission to produce a fine art or jewellery item.

**Fine art or Jewellery on loan or consignment:**

We will cover up to 25% of your total fine art schedule (max. \$1,000,000/7 days) or jewellery schedule (max. \$100,000/7 days) for items on loan or consignment to you.

**Appraisal limit:**

Obtaining updated valuations is important as it establishes an agreed value and ensures a smooth outcome in the event of a loss. GUARANTEE GOLD requests appraisals on jewellery items valued at \$100,000 or more and fine art items valued at \$150,000 or more with update every five years or as needed.

**Agreed value:**

We understand the changing costs of metals and precious gems. When GUARANTEE GOLD provides agreed value coverage on a scheduled item, and you decide to replace this item following a covered claim, we will pay up to 150% of the agreed value amount listed for this item in order to replace it.

**Wine collections:**

We offer competitively priced added protection for your wine collection through GOLD Vintage with broad coverage and GOLD Reserve for avid wine connoisseurs.

Please contact your independent insurance broker for a Guarantee Gold® quote today.