options INSURANCE

Minnesota Valuable Items Insurance Checklist

Scheduled personal property coverage for jewelry, art, firearms, and collectibles. Your homeowners sublimits may be far lower than you think.

1. Jewelry

[ ] Engagement ring: value $_____

[ ] Wedding band: value $_____

[ ] Watch(es): value $_____

[ ] Fine jewelry: value $_____

[ ] Heirloom pieces: value $_____

Appraise every 3-5 years. Values change.

2. Art and Collectibles

[ ] Description: _____

[ ] Artist / maker: _____

[ ] Appraised value: $_____

[ ] Sports cards / memorabilia value: $____

[ ] Coin or stamp collection value: $____

Include photos and provenance docs.

3. Firearms

[ ] Make / model / serial: _____

[ ] Make / model / serial: _____

[ ] Make / model / serial: _____

[ ] Antique or collectible? Y / N

[ ] Total estimated value: $_____

Homeowners caps firearm theft at $2,500.

4. Other High-Value Items

[ ] Musical instrument(s): value $_____

[ ] Camera / lens equipment: $_____

[ ] Designer items / furs: $_____

[ ] Other collectibles: $_____

[ ] Other: _____

List anything over $1,000 individually.

5. Coverage Needed

[ ] Scheduled personal property (floater)

[ ] Agreed value coverage

[ ] No deductible on scheduled items

[ ] Worldwide coverage

[ ] Mysterious disappearance coverage

[ ] Coverage while traveling

6. Appraisal Status

[ ] Jewelry appraised within 5 years

[ ] Art appraised within 5 years

[ ] Firearms documented (receipt or dealer quote)

[ ] Photos of all items

[ ] Purchase receipts (where available)

[ ] Serial numbers documented

Current appraisals support agreed value coverage and streamline claims.

7. Questions to Ask

• Is each item covered at agreed value? • Is mysterious disappearance covered? • Is there a deductible? • Does coverage apply worldwide? • How do I add new items? • How often should I update appraisals? • What's NOT covered?

Ready to Schedule Your Valuables?

Bring this checklist with your appraisals and photos. We'll make sure each item is covered at its full value.

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This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.