

PERSONAL ARTICLES POLICY

FULLY PROTECT YOUR SPECIAL ITEMS WITH A PERSONAL ARTICLES POLICY

Think for a minute about your most treasured possessions ...

Your engagement ring, an expensive digital camera, a prized collection, or a special family heirloom. Did you know these items may not be fully protected by your homeowners or renters insurance? Make sure your valuable belongings are adequately covered against theft, accidental damage, or loss.

For broader coverage, without a deductible, consider adding a Personal Articles Policy to your insurance program.



A State Farm® Personal Articles Policy covers items such as:

- ✓ Musical Instruments
- ✓ Sports Equipment
- ✓ Utility Tractors
- ✓ Cameras
- ✓ Silverware/Goldware
- ✓ Jewelry
- ✓ Furs
- ✓ Collectibles (such as dolls, model trains, sports cards, comic books, and stamp and coin collections)
- ✓ Hearing Aids and Medical Devices (such as insulin pumps, hearing implants, and artificial eyes and limbs)
- ✓ Computer Equipment and Software (personal use only)
- ✓ Fine Art (such as oriental rugs and paintings)

Features of the Personal Articles Policy

Worldwide Coverage.

Coverage applies anywhere in the world.¹ When you go on vacation, items such as jewelry and cameras are covered (fine art items are only covered within the United States and Canada).

Broad Coverage.²

The policy insures against theft and accidental direct physical damage to covered property with only a few limitations and exclusions.

Replacement Cost Coverage.

We'll pay the cost to repair or replace your property, without deduction for depreciation, up to your policy limits. Since many fine art items cannot be replaced, these are covered on an "agreed value" basis.

Deductible.

Generally there is no deductible, although deductibles are available if desired.

Optional Coverages

Broad Pair and Set Coverage.

Coverage is provided for the full amount of jewelry in a pair or set if there is a total loss to part of the set and you submit the remainder to us. For example, a pair of earrings would qualify for this coverage.

Inflation Coverage.

The amount of coverage is automatically adjusted based on the inflation coverage index. Consider having items professionally reappraised regularly.

Contact Us For More Information:
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Office Hours
Mon - Fri 9am-6pm
Saturday 9am - 12pm

License: PA-332549

¹Subject to the terms and conditions of your Personal Articles Policy.

²Refer to the policy for a complete description of Losses Not Insured.

Coverage for wedding presents may be added by endorsement. This endorsement provides temporary coverage (before and up to 90 days after your wedding) to protect your gifts. Refer to the policy for a complete description of Losses Not Insured.

Special exclusions and conditions apply to fine arts, sports equipment, and stamp and coin collections.

This is only a general description of coverages and is not a statement of contract. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy.

State Farm Fire and Casualty Company
State Farm General Insurance Company
Bloomington, IL

State Farm Florida Insurance Company
Winter Haven, FL

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