



**American Numismatic Association's
Collectors Insurance Program
Hugh Wood Inc.**



SUMMARY OF COVER

Please refer to your quotation to see which level of cover you have selected –

VAULT

This policy only insures the collection whilst within a named bank or safe deposit (SDV)

- ✓ Covers your collection against 'all risk'. This includes fire, theft, natural catastrophes, water damage and accidental damage.
- ✓ Only requires you to schedule single items that are worth in excess of \$10,000 each.

BRONZE

This policy insures the collection whilst at your residence premises (as detailed in the application form) only.

- ✓ Covers your collection against 'all risk'. This includes fire, theft, natural catastrophes, water damage and accidental damage.
- ✓ Only requires you to schedule single items that are worth in excess of \$10,000 each.

SILVER

This policy insures the collection whilst at your residence premises and/or named bank or safety deposit, plus carrying the collection between these named locations only.

- ✓ Covers your collection against 'all risk'. This includes fire, theft, natural catastrophes, water damage and accidental damage.
- ✓ Only requires you to schedule single items that are worth in excess of \$10,000 each.
- ✓ Provides for up to \$ 50,000 (or your limit of insurance, if less) in transit between your residence premises and the bank or safety deposit.

GOLD

This policy insures the collection whilst at your residence premises and/or named bank or safety deposit, plus cover anywhere within USA/Canada.

- ✓ Covers your collection against 'all risk'. This includes fire, theft, natural catastrophes, water damage and accidental damage.
- ✓ Only requires you to schedule single items that are worth in excess of \$10,000 each.
- ✓ Provides for up to \$ 50,000 (or your limit of insurance, if less) for personal transits or mailing by registered or insured USP Services within USA/Canada.
- ✓ This policy can also offer increased limits for traveling and shows (to a maximum of an additional \$ 50,000).



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PLATINUM

A tailor made policy for collectors with a sum insured over \$ 500,000. For the serious collector with no fixed limits and amended to fit the individual's needs.

The Major Exclusions to all policies

- × War and military action, nuclear hazard or radiation and governmental action.
- × Illegal Acts
- × Wear and tear, gradual deterioration, rust, fungi, mold, corrosion, dry or wet rot, warping, insects or vermin, inherent vice, latent defect and mechanical breakdown.
- × Deterioration or damage whilst repairing restoring retouching or being worked on.
- × Intentional acts (i.e. an act whose consequences could have been reasonably been foreseen) by you, a family member living in your household or a person directed by you or your family. Misappropriation by your spouse or another family member living in your household.
- × Earth movement, unattended vehicles, abandonment.

The Features

- ❖ The policy does not automatically increase the amount insured. As an experienced collector you know your collections value and tell us to increase it when needed.
- ❖ The carrier is Axa Art Insurance Corporation, who have an A (Excellent) rating from A.M. Best and are one of the leading specialty insurers in the fine art market..
- ❖ Toll free number – just dial 1-888-277-6494 to make any amendment.
- ❖ Easy to contact us by Phone, Facsimile (212 509 4906) or by email at ana@hughwood.com or insurance@money.org

Please note that this information is provided as a guide only and you should carefully read your policy that will contain the full details of the coverage provided. If you have any doubts please contact us.

Other Products

As a full service brokering house we can also offer ANA members preferred quotations for a number of other products –

- ❑ Personal Lines
- ❑ Long Term Care
- ❑ Commercial Property and Business Insurance