COASTAL
Insurance Underwriters



Personal Article Floater

Protecting Your Valuable Items (or High Value Belongings) & Private Collections

Coastal Insurance Underwriters, Inc. offers coverage for personal articles via a Personal Articles Floater (PAF). The PAF "floats" over your homeowner's policy and extends coverage for listed personal property. Insured classes include:

- Fine Art
- Jewlery & Watches
- Stamps
- Coins
- Wine & Cigars
- Memorabilia
- Furs
- Cameras
- Musical Instruments
- Silverware
- Guns
- Golf Clubs
- Handbags
- Audio/ Visual Equipment
- Computers
- Baseball/ Sports Cards & Comic books
- Bicycles
- Rugs
- Books
- Antique Furniture
- Gold/ Silver Bullion

WHAT COVERAGE IS PROVIDED UNDER A PERSONAL ARTICLES FLOATER?

From a perils perspective, a personal articles floater covers personal property on an all-risk basis, which means that unless a cause of loss is expressly excluded in the policy language, it's covered. Consequently, perils like breakage (fine arts) and mysterious disappearance can be included if desired.

DO YOU NEED A PERSONAL ARTICLES FLOATER POLICY?

Deciding to purchase a PAF primarily comes down to the types of personal property you own, their values, and whether or not they're adequately covered under your homeowner's policy. When speaking with your agent, have a list of your valuables handy, along with receipts, photos, appraisals, videos, or other relevant documentation.

VALUATION REQUIREMENTS

- **Individually scheduled items valued under $25,000 -** a clear and complete description of the item
- **Individually scheduled items valued $25,000 or more -** a receipt dated within the past 2 years OR an appraisal dated within the past 5 years

20 Wesmark Court • Sumter, SC 29150 • 904.285.7683

© 2024 Coastal Insurance Underwriters - In California: CRC Insurance Services, LLC License #0778135. No claim to any government works or material copyrighted by third parties. Nothing in this document constitutes an offer, inducement, or contract of insurance. Financial strength and size ratings can change and should be reevaluated before coverage is bound. This material is intended for licensed insurance agency use only. This is not intended for business owner or insured use. If you are not a licensed agent please disregard this communication.

80124-820