



# VAULT COLLECTIONS

**Protect your one-of-a-kind pieces so you can worry less and enjoy more.**

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Safeguarding your collections requires more than an insurance policy. These pieces are often one-of-a-kind heirlooms or limited editions, and therefore, they are difficult or impossible to replace.

Typical homeowners policies offer limited coverage for valuable items such as fine art, jewelry, and vintage wine, which may get lost, stolen, or damaged. We also offer risk mitigation tips and help you establish a maintenance plan to keep your collections safe.



# COVERAGE

## HIGHLIGHTS

### **Newly Acquired Coverage**

We provide coverage for newly acquired valuable articles belonging to the same class up to the existing coverage limits for that class. We must be notified of the new item and coverage must be requested to receive this benefit. In addition, for any one valuable article, we offer enhanced protection, paying up to 150% above the scheduled value if needed, to fully cover the replacement cost.

### **Pair-and-Set Clause**

We will provide the full amount for a pair or set of jewelry or art in the event of a loss. An agreement to surrender remaining part(s) to Vault is required for this coverage.



### **Worldwide Coverage:**

Vault provides coverage anywhere in the world.

### **Vaulted Jewelry Option**

Vault offers reduced and competitive rates for rarely worn jewelry kept in a bank vault or safety deposit box.

### **Discounted Pricing with Updated Appraisals\*\***

Vault provides a premium discount for those who maintain updated appraisals for their scheduled valuables. We are happy to recommend qualified local appraisers for such regular assessments.

### **Risk Services for Your Valuables:**

Risk mitigation and care are key to protecting your collectibles. Vault Risk Advisors will help connect you to risk services such as valuation, appraisals, conservation, video documentation, couture garment services, and packing, storage, and transit services.

\*Not all products and services may be available in all jurisdictions, and the terms and conditions of all products are subject to the applicable policy language.

\*\*Appraisal and risk services are provided by independent third parties. Vault is not responsible for any services or advice provided by these third parties.





## VAULT CLAIMS SERVICES

# More Than a Payment Process, It's a Life Recovery Process.

Vault Claims Adjusters do what it takes to make a difference for our customers. We focus on fast, flexible, and creative solutions to help you recoup your covered losses.

On average, we respond to claims notifications within 24 hours of initial contact. Once damages are agreed upon, prompt payment will be issued.

Average response time after a claim notification:

**24 hours**



## VAULT RISK SERVICES

# Where Others See Risk, We See Opportunity.

We know risk education and mitigation are key to reducing severity of loss. Protecting your assets is more than insuring them, it's looking at the bigger picture to reduce all possible risks. Our team of experienced Risk Advisors provides risk management services to help proactively protect homes and valuables from water damage, fire, theft, natural disasters, and more.





# The Vault Difference



## Highlights

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**A blank canvas:** Our unique business model centers on providing customized solutions, starting with a blank canvas and tailoring it to your needs.\*



**Rapid claims response and payout times:** Vault offers a response time within 24 hours from initial contact. Once damages are agreed upon, prompt payment will be issued.



**Industry innovator:** Vault is a leading high-net-worth insurance provider for custom insurance solutions. Our leaders are respected industry innovators with decades of insurance expertise.



**Coverage in all 50 states:** We partner with local brokers and agents to offer the best service experience for our customers.\*



**Financial strength:** Vault is rated A- (Excellent) by AM Best for our financial strength. We also maintain a conservative reinsurance program backed by highly rated or financially secured reinsurers.



**Proactive protection and crisis response:** Our team of experienced risk managers and vendors evaluates potential risks and identifies opportunities to help our insureds prevent or mitigate claims before they happen.



\*Not applicable to all product coverages.

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# Get in touch with us



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## FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best for our financial strength. Our company growth is fueled by technology investments, strong underwriting, data analysis, and an unrivaled business model emphasizing flexible, bespoke policies. We maintain a prudent approach to financial management and maintaining ample capital to insure complex risks.

*Vault and Vault Insurance are the marketing names used by Vault Reciprocal Exchange and Vault E&S Insurance Company and their affiliates. Policies written by Vault E&S Insurance Company on a surplus lines basis through licensed surplus lines brokers. Coverage may vary by jurisdiction, situation, and customer selections. Coverage terms are subject to the policy as issued, including any applicable exclusions, limits, or deductibles. This brochure is provided for informational purposes only and does not modify the terms, conditions, or exclusions of any insurance policy. This is not an offer or guarantee of coverage. For details about coverage options or to obtain a quote, please contact your agent.*

\*Rating information accurate as of January 14, 2025. For the latest Best's Credit Rating, please access [www.ambest.com](http://www.ambest.com).

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