



WHY YOU SHOULD CONSIDER AN ANTIQUE APPRAISAL FOR YOUR COLLECTION

Antiques are widely collected and, as such, are very valuable. Everything from glassware to paintings and even furniture, antiques are the hobby of choice for many collectors. If you collect antiques of any kind, you will want them to be protected just as you would any other item in your household. This is one of the reasons why you may need an antique appraisal.

When it comes to protecting your investment against theft, fire or other misfortune, you may need your antique appraisal to secure insurance for your prized antiques. Because collections are not always covered under a general home insurance policy, many individuals are unaware that they may need to purchase a separate rider policy if they are to protect their investment.

A rider policy is simply a separate policy, which is added to your home insurance and protects the items covered in the event of a disaster. When insuring anything, including antiques, the insurance company will want to know the value of the items being covered. To that end, it is often necessary to get a professional antique appraisal of every item that you want included under the rider policy. This antique appraisal can be presented to the insurance agent, who will make a copy and return the original appraisal to you for your records.

An antique appraisal, much like any other, will contain an image of the item(s) being valued, a description and a value for either each separate piece or the entire group as a whole. When seeking an antique appraisal, it is best to select a professional who has a lot of experience in the field of antiques. Not just any experience, however, but experience in the field directly related to your items. For instance, you would not want a furniture expert to give you an antique appraisal on your glassware. Instead, you would put more reliance on an antique appraisal for glassware from an expert in that field.

An antique appraisal can be expensive, which is why it's important to shop around and compare prices from several different professionals. It is important to video your entire collection, as well as take your own photographs and write down descriptions of each item prior to handing your items over to an appraiser. If the unthinkable should ever happen and your collection becomes lost, damaged or stolen, you will be glad that you had an antique appraisal and applied the items to your homeowner's insurance policy as a separate rider policy. In some instances, antiques and other collectibles may be covered under a general policy and may not actually require a rider policy, but this is best discussed with each individual insurance agency.

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