

## About.com: Personal Insurance

---

# Are You A Home Owner with Insurance that Limits Coverages on Valuables?

From [Bobbie Sage](#),  
Your Guide to [Personal Insurance](#).  
FREE Newsletter. [Sign Up Now!](#)

### What does your Homeowners Insurance limit?

Did you know in a standard homeowners insurance policy, coverage limits for jewelry, furs, watches, and related items is only \$1,000 combined? These and other limits are in place to encourage home owners to buy additional insurance coverage for valuable and hard to replace items.

Additional home owners insurance coverage can be purchased through a Personal Articles Form or other additional applicable policy. Below is a list of item categories that may have limited insurance coverage for home owners.

#### Examples of Items That May Have Limited Coverage Under Your Homeowners Insurance Policy:

- Money
- Valuable Papers and Securities
- Boats
- Trailers
- Business Use Property
- Silverware
- Firearms
- Jewelry (including furs, watches, and related items)

If you have any of the items above or are planning to purchase some in the future, it is important to check with your insurance agent for additional coverage. It is also important to note that every home owners insurance policy is different and to check specifically what your policy includes and excludes.

*This About.com page has been optimized for print. To view this page in its original form, please visit:*  
<http://personalinsure.about.com/cs/homeowners/a/aa100702a.htm>

©2007 About, Inc., a part of [The New York Times Company](#). All rights reserved.