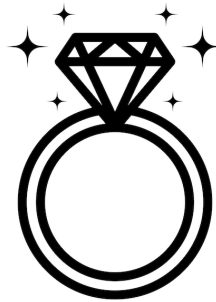


LEUGERS

Insurance Agency, Inc.

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Scheduling Personal Property

A standard home policy typically provides coverage for personal property, but it may set a dollar limit on how much it will pay for certain valuables like jewelry. For these valuables, you have the option to schedule them on our homeowners, renters, or condo policy. Scheduling these items provides broader coverage and you may have the option to choose a lower deductible or no deductible at all.

Valuables can be scheduled on Agreed Value, meaning you and the insurance carrier agree on the value of the item with a supporting appraisal. For example, if you accidentally lost your wedding ring and it was scheduled on your policy for \$2000, your insurance would make a payment to you for \$2000.

Other valuable items that can be scheduled include:

- Firearms
- Art and antiques
- Stamp or coin collections
- Hearing Aids
- Musical Instruments
- Expensive cameras