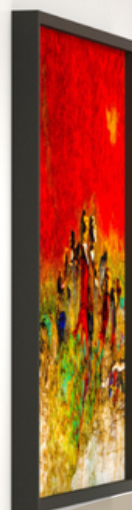
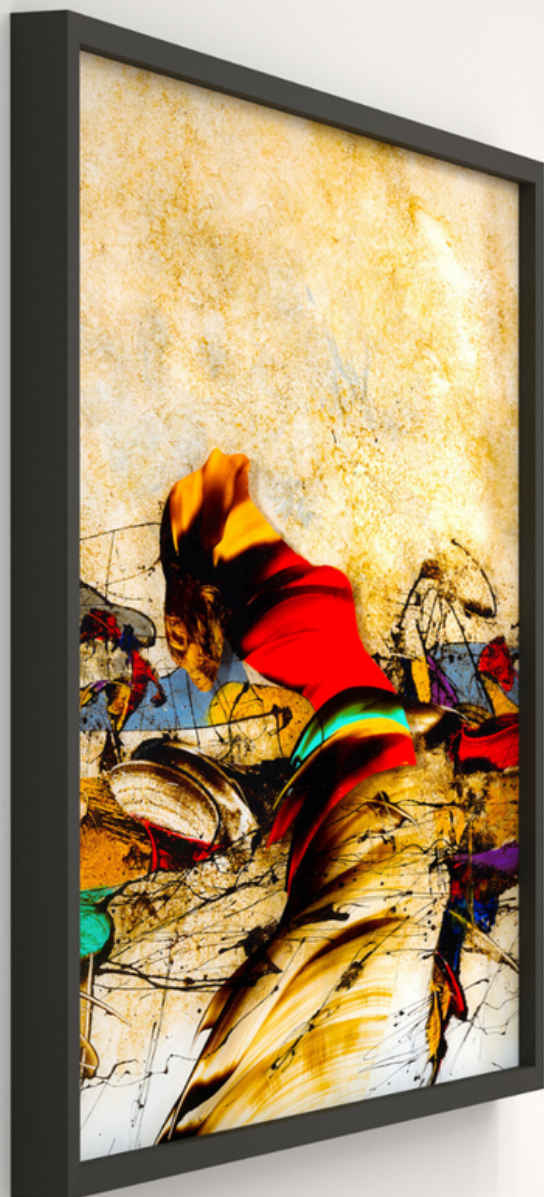




# VAULT COLLECTIONS



Safeguarding your collections means more than an insurance policy. At Vault, we're **protecting what matters most:** cherished moments, family memories, and priceless legacy.



# VAULT COLLECTIONS

Whether you collect fine art and jewelry, vintage wine and rare whiskey, or couture gowns and priceless antiques - whatever your passion, we can protect it. Vault's Collections insurance takes a thorough approach to protecting your collectibles, so you can worry less and enjoy more.

## COVERAGE HIGHLIGHTS

### Newly Acquired Coverage

We provide coverage for new items to your collection, so long as they are the same class of items as on your policy. We must be notified of the new item and coverage must be requested to receive this benefit. We will provide the replacement cost of new item(s) up to the total scheduled limit for that specific collection class.

### 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 keep updated appraisals on their scheduled valuables. And we are happy to recommend qualified local appraisers for such regular assessments.

\*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.





# BASED ON A TRUE STORY

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**While shopping, a customer lost a "cursed" ring which cost \$443k to replace.**

Most jewelry claims are "mysterious disappearances," where a piece of jewelry suddenly goes missing, or a piece in a set. Even the best intentions, like proper safekeeping of heirlooms and one-of-a-kind pieces, go to waste when conscious wear and necessary maintenance slip.

The devastating loss of an heirloom could be mitigated with simple care steps:

**A jewelry maintenance plan, including regular valuation, appraisals, inspections and cleaning, as well as proper storage and mindful wear.**



Diane\* bought a **12ct diamond ring** at an auction and secured it in a bank vault for years.

The ring had a bit of an unusual history. It had belonged to a well-known lawyer who was caught in a Ponzi scheme. His wife had refused to give up the ring until her arrest.

Diane kept the ring secured at a bank for years and insured through Vault. But one day she decided to take it from the bank safe and wear it out shopping.

While shopping, the large centerpiece diamond fell out and was lost. Two Vault adjusters went back to retrace her steps and look for the 12ct diamond. But in the end, the diamond remained lost.

Because of this stroke of bad luck upon wearing the ring for the first time, Diane came to believe the ring was cursed because of its history.

In reality, the ring had not been maintained during those years in storage, and probably prior. Diane hadn't realized she should have had the ring inspected before wearing it out.

Vault helped Diane set up a jewelry maintenance plan for her other pieces, and provided replacement cost payment for the lost ring.



# THE VAULT DIFFERENCE

## Customized Solutions for **Unique Needs**

Where other insurers offer black and white coverage, Vault offers a blank canvas for customized policies tailored to our customer's needs.



### **Industry Innovator**

Vault was the first high net worth insurance provider to build a foundation on customized solutions. Our leaders are respected innovators with decades of insurance expertise and strong relationships to key industry stakeholders.



### **Proactive Protection**

We look at the big picture of our customer's life, not only the item we are insuring. We analyze where we can reduce risks and provide the resources and tools to mitigate potential dangers.



### **Outstanding Customer Reviews and Satisfaction**

Vault's customer reviews average 4.7 out of 5 stars on TrustPilot, far above the insurance industry average of 3.7.



### **Fastest Claims Response and Payout Times**

Vault offers the industry's best response time to claims. We respond to claims in under 24 hours from initial contact. Our average time for some form of payout is 48 hours, significantly faster than industry average of 1-4 weeks.







# VAULT RISK SERVICES

Where Others See Risk, **We See Opportunity.**

At Vault, 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 provide all-encompassing risk management services to help proactively protect homes and valuables from water damage, fire, theft, natural disaster and more:

## SAFETY & SECURITY

- Home Security Assessments
- Cyber Security Assessments
- Travel Itinerary Safety Reviews
- Personal Security Advisory
- Identity Theft Recovery Services
- Background Checks for Staff

## VALUABLES & PERSONAL PROPERTY

- Valuation and Appraisals
- Inventory Documentation
- Conservation Services
- Video Documentation
- Couture Garment Services
- Packing, Storage & Transit Services

## HOME LOSS PREVENTION

- Emergency Preparedness Services
- Infrared Inspections
- Lightning Suppression Resources
- Water Damage Prevention Services
- Horticultural Resources
- Mechanical Inspections
- Brush & Wildfire Mitigation

## HOUSEHOLD STAFF

- Background Checks for Staff
- CPR & Certified First Aid Training for Domestic Staff

When unfortunate situations happen, we provide a quick and seamless recovery. You'll speak to a concierge team member who will deploy immediate services for the situation at hand. Our priority is your peace of mind and your assets repaired and recouped.





## VAULT CLAIMS

Our claims system is 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.

Where many have dealt with nightmare scenarios and endless back-and-forth with their insurance provider following a claim, those stories are non-existent at Vault. We focus on fast, flexible, and creative solutions to help you recover and recoup your losses.

We promise to respond to claims notifications within 24 hours of initial contact. Once damages are agreed upon, payment is issued on average within 48 hrs.

**Average response time  
after a claim notification:**

**24 hours**

**Average time to some  
form of payment:**

**48 hours**

## BASED ON A TRUE STORY

"My wife lost one earring while at a luncheon club event. I notified Vault, got an estimate for the replacement earring from the jeweler who sold me the original pair, and we were reimbursed by Vault all within about a two week period. The process was easy, quick, and painless and required no "follow-up" or "prodding" calls or emails. I am very happy and completely satisfied with the results and the overall claims experience."

*Robert, Vault Customer*

"This was very possibly the best experience I have ever had with an insurance company. My contact with Vault was exceptional. She kept me informed and made the process so easy. I could not believe how quickly the checks for the lost items came. Fantastic experience!"

*Jason, Vault Customer*



# CONTACT US

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info@vault.insurance

844-36-VAULT (82858)

## FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best for our financial strength. We also retain an A+ reinsurer panel rating for our conservative reinsurance protection. 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.

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*Vault and Vault Insurance are the marketing names used to refer to Vault Reciprocal Exchange, a Florida-domiciled reciprocal insurance exchange managed by Vault Risk Management Services, LLC as its attorney-in-fact, and its affiliates. Certain products and services may be provided by its affiliates.*