

“ALL RISKS” COVER FOR STAMP COLLECTORS

Hugh Wood Canada Limited is a licensed Canadian insurance brokerage which offers philatelic insurance's designed by our worldwide group office and underwritten with certain Lloyd's Underwriters.

Our policy includes extensive coverage for collectors.

1. There is no policy deductible.
The basis of settlement is full market value - not actual cash value related to catalogue prices.
2. Worldwide coverage.
3. You list only those items over **\$25,000.00** in value when you apply.
4. You benefit from the international insurance experience and philatelic knowledge of the Hugh Wood Group

COVERAGE

The policy includes cover against all risks of physical loss, destruction or damage to collections and philatelic material owned by you or held in trust by you.

The insurance applies whilst the material is anywhere in the world.

Coverage is available for the collection whilst at exhibitions and stamp exchange clubs and whilst accompanying you or your representative on any journey or sendings therein by post or by rail, carrier or other means.

The limits you require are decided at the time you apply for insurance.

EXCLUSIONS

The policy excludes loss or damage arising from:

- a) Wear and tear, gradual deterioration, insects, vermin, faulty handling or faulty workmanship;
- b) War and kindred risks;
- c) Radioactive contamination, explosive nuclear assemblies;
- d) Any amount over \$25,000.00 for an item not separately specified.

SUM TO INSURE

The sum insured should represent the market value of the collection, plus a margin to cover normal purchases during the year and any increase in value.

PREMIUM

Minimum policy premium is \$28.00/yr which provides for a limit of up to \$9,000. A \$25,000. limit would be \$81.00/yr and a limit of \$50,000. would be \$160.00/yr. Premiums are discounted for Alarm Systems and Safes. Lower rates are available for collections in a bank vault.

Further information about philatelic insurance for the collector is available by contacting:

Hugh Wood Canada Ltd.

4120 Yonge Street, Suite 201, Toronto, ON, M2P 2B8

Telephone (416) 229-6600 / 1-800-240-7055 or Fax (416) 229-6800

email: gcurro@hwcanada.com