

## Antique Valuation Clause

Regardless of whether you are an antique dealer or vendor, the key to properly insuring your business lies with how you place a monetary value on your antiques. Under both the ECM Antique Store/ Dealers Program, we value antiques as follows:

Antiques that are owned by you, we pay the lesser of:

1. The actual wholesale cash value as determined from invoices and/or other detailed purchase records; or
2. The actual cash value which is defined as: the cost to repair, replace, or reproduce the property, whichever is less, subject to deduction for depreciation, but consideration may also be given by ECM to age, condition, deterioration, market value, obsolescence (both structural and functional), original cost, use and other circumstances that may reasonably affect values, in ECM's determination of actual cash value.

[www.everettcash.com](http://www.everettcash.com)

Since 1913, Everett Cash Mutual has been committed to providing quality insurance products with competitive pricing.

Contact the ECM independent agency listed below for exclusive access:

Your Local ECM Representative:



ECM® Insurance Group  
10591 Lincoln Highway  
P.O. Box 347  
Everett, PA 15537

[www.everettcash.com](http://www.everettcash.com)

This brochure provides a summary of policy coverages and should not be construed as a policy contract. Your policy contract gives actual coverage information.

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Antique  
Dealer &  
Vendor



ECM® Insurance Group

**“Your Company of Choice”**

## **ECM Antique Program**



ECM recognizes that antiques are unique in nature and so are the businesses associated with antique sales. The ECM Antique Program has the flexibility to be written on both a business owners form and a commercial package policy form based on the individual characteristics and needs of the risk.

### **Antique Store/Dealers**

This product is specifically designed to meet the needs of the antique stores or dealers that have a storefront operation and are not seasonal-only operations.

### **Antique Vendors**

This product is specifically designed to meet the needs of antique vendors that do not operate a storefront operation. This type of vendor generally rents or leases a booth at an antique show or mall and may be a seasonal-only operation.



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### **Antique Store/Dealers**

Under this program, business personal property automatically covers antiques owned by the insured or by others for which the insured is legally liable for while the antiques are at the store or while in transit.

### **Antique Vendors**

Under this program, business personal property automatically covers antiques owned by the insured or by others for which the insured is legally liable for while in the course of transit, at antique shows or exhibitions at temporary locations.

