

Household insurance of collections and valuables

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Professional paper

SUMMARY

In this paper author studies content of the collections and valuables insurance wordings from the UK market and compares them with the insurance conditions of the household things from the insurance market of the Republic of Serbia. Domestic insurance market applies insurance conditions of the household things because collections and valuable insurance has not been extracted in the form of stand alone insurance conditions, and cover of valuable objects or things compiled in the collections is being provided by the special clause. In some cases author uses rules from the general conditions for property insurance, which accordingly apply to this type of insurance. Particular attention in this paper author has dedicated to the definition of the object of insurance, insurance cover and special exclusions and regulation of the duty to prevent loss occurrence.

Key words: collections, valuables, insurance wordings, risks, cover

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