



Etiqua Valuables Protect

Protect what makes your collection yours



Collecting has changed. Protection should too.

A collection can begin with a passion, a milestone or simply one piece you couldn't walk away from. Over time, one becomes several. Knowledge grows. Tastes evolve. And what you collect can become increasingly valuable.

Today, collections extend far beyond traditional fine art and jewellery to luxury watches, wine and whiskey, and professionally graded trading cards. Yet conventional home insurance may not always reflect the value or particular risks associated with a growing collection.

Etiqua Valuables Protect provides dedicated protection for eligible collectibles and valuable items, helping you protect what you have taken time and care to build.



What You Can Protect

Different passions. One collection that's uniquely yours.

- **Graded trading cards**
Authenticity, condition, rarity, and professional grading can all contribute to a card's value. Eligible graded trading cards can be insured against covered physical loss or damage at the named location.
- **Luxury watches and jewellery**
From exceptional craftsmanship to the milestones each piece represents, their value can be both personal and financial. Eligible luxury watches and wearable jewellery can be insured on a location or worldwide basis, depending on your requirements.
- **Wine and whiskey**
A carefully selected collection may gain significance through its vintage, provenance and condition. Eligible wine and whiskey can be insured against covered physical loss or damage at the named location.
- **Fine art and sculptures**
Whether chosen for their artistry, provenance or personal significance, each work has a distinct place in your collection. Eligible paintings, two-dimensional works and sculptures can be insured according to their appraised value and selected geographical basis.

Protection Designed Around Your Collection¹

You take care to select, display, and store each piece. Etiqa Valuables Protect adds another layer of protection against covered physical loss or damage and other unforeseen events covered by the policy.

- **For unexpected events**
Protection against physical loss or damage arising from accidents, theft, fire, flood, natural disasters, and other covered unforeseen events.
- **During specialist care**
Relevant provisions may apply while eligible pieces undergo restoration, repair, framing or similar processes.
- **Wherever selected pieces may be**
Eligible artworks, luxury watches and jewellery may be insured on a location or worldwide basis, depending on your requirements. Graded trading cards and wine or whiskey collections are limited to the named location.

Recognising The Value in Every Piece

The value of your collection may change over time and may not be reflected by its original purchase price. Condition, rarity, provenance, and market value can all contribute to its worth.

With Etiqa Valuables Protection, an agreed value is established upfront for eligible items.

- **Value established upfront**
Your item's appraised and current market value are considered when establishing its agreed value, providing a clear basis for settlement should cover physical loss or damage occur.
- **Specialist assessment**
Where required, a certified appraiser may assess the value and worth of your eligible items as part of the underwriting process.

Tell us about what you collect

Every collection is different. Speak to a financial representative duly appointed by Etiqa to discuss your eligible items, their value and the coverage that suits your requirements.

Graded Trading Cards

A valuable card collection affected by water damage

Alex is an emerging collector who has spent several years acquiring professionally graded trading cards. The collection is displayed and stored at his home address, with each insured card listed and valued at the start of the policy.

WHAT HAPPENED:

While Alex was away, a concealed pipe leaked into the room where the cards were stored. Water entered the display cabinet and affected several graded cards and their protective slabs. The damage was discovered on Alex's return.



How Etiqa Valuables Protect works:

Before policy inception



Selected luxury items are declared, appraised and assigned agreed insured values.

The event

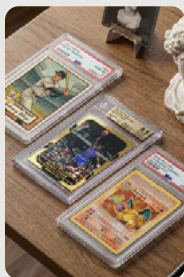


Water causes physical damage at the named location.

Claims review



The circumstances, affected items and supporting documents are reviewed against the policy. The agreed value provides the basis for settlement, subject to policy terms.



Premium paid per annum: **S\$500**

Graded Trading Card

Total agreed value of insured card collection	\$100,000
Total loss	\$100,000



Claim payout from
Etiqa Valuables Protect
S\$100,000

With the insured cards itemised and their value established upfront, Alex has a clearer basis for the assessment of the covered loss.

Luxury Items

A mixed collection affected by an accidental incident.

Priya is a lifestyle curator with a collection that includes luxury watches, wearable jewellery, fine art, and sculpture. Each selected item has been declared and assessed, with the geographical basis agreed according to how and where the item is used.

WHAT HAPPENED:

During a private gathering at home, a display plinth was accidentally knocked. A sculpture fell and was damaged, while a nearby luxury watch was also affected. A specialist assessment was required to determine whether restoration was possible and to assess the insured loss.



How Etiqa Valuables Protect works:

Before policy inception



Selected luxury items are declared, appraised and assigned agreed insured values.

The event



An accidental incident causes physical damage to insured pieces.

Specialist review



The damage and restoration options are assessed, together with supporting evidence.

Claims review



Payment is assessed using the agreed value and applicable policy provisions.



Premium paid per annum: **S\$500**



Sculpture

Agreed value of sculpture	S\$100,000
Restoration / repair cost of sculpture	S\$10,000
Depreciation in value of the sculpture after repair/restoration	S\$10,000



Luxury Watch

Agreed value of luxury watch	S\$50,000
Restoration / repair cost including replacement parts of luxury watch, after deductible	S\$15,000



Claim payout from
Etiqa Valuables Protect
S\$35,000

As each item was considered individually at the start, Priya has a clear record of the agreed insured values and selected geographical basis. The claim outcome will depend on the nature of the damage, restoration of assessment, and applicable limits.

Footnote

¹Coverage up to S\$5 million. The maximum sum insured is subject to underwriting approval, appraisal, applicable item(s) or category limits, and the terms and conditions of the policy.

Important Notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd. (Company Reg No. 201331905K), a member of Maybank Group.

This content is for reference only and is not a contract of insurance.

Full details of the policy terms and conditions can be found in the policy contract.

Information is correct as of 2 October 2026.

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**Etiqa Insurance Pte. Ltd.**

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Underwritten by:

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