

Q. Why is it important to have a policy that does not include a “pairs and sets” exclusion?

A. The benefit to the insured customer is that if one piece of a pair or set is destroyed or damaged, the loss of value of the pair or set is taken into account.

Another example is if a 3 piece lounge suite is shipped and one chair is damaged needing recovering. If the same material cannot be found to recover it, then the policy will pay to have all 3 items of the suite recovered.