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Study: Electronics, Jewelry Most Common Items Insured

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Some of the most common valuables people insure has been revealed.

According to Enservio, an internet-based software provider for property claims processing, electronics, jewelry, apparel, furniture and home goods were the leading belongings people insured in 2010. Based on dollar value, however, electronics topped the charts, accounting for 16 percent of the total.

"Enservio interprets the numbers and draws conclusions about what it comprises," said Robert Halpern, marketing director for the company, in an interview with Claims Journal.

Among Enservio's findings, bicycles and golf clubs were the top belongings stolen, policyholders living in the East tend to insure books and magazines more often than in other regions and Midwesterners often insure their tools.

"You think about all of the light to medium industry that takes place in the Midwest, it's not surprising to see all kinds of tools claimed," Halpern told the source.

Standard [home insurance](#) policies typically set aside a certain dollar amount of what valuables are covered. Policyholders may have to buy extra coverage if they want to insure belongings that exceed the amount that's included in the policy.

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