

How to safely travel with jewelry

What to do before, during, and after a trip

CHUBB®



If you're like many of us, you have a strong attachment to certain jewelry items - an engagement ring, pair of earrings, or a family heirloom watch - and regularly take these items with you wherever you go. If your clients are planning to travel soon, there are things they can do to help their jewelry collection stay safe while they're away from home. Here are a few suggestions from Chubb's Jewelry Specialists:

Before you leave

- **Make sure you have adequate coverage.** Check with your insurance agent to make sure your jewelry is protected no matter where you go - inside or outside the country. It's also important to have a current appraisal on file, in case your jewelry is lost, stolen, or broken.
- **Document which jewelry pieces you will be taking on your travels.** If you haven't already, create a jewelry inventory that includes descriptions and photos of each piece of jewelry, copies of current appraisals, GIA certificates, and invoices. This can help you remember which pieces you are bringing and will provide proof of ownership in case of a loss.

- **Check for wear and tear.** Before you pack your jewelry, check to make sure each piece fits properly, and that there are no loose stones, broken clasps or damaged prongs. If you find any damage or issues, take your jewelry to a professional for repairs.
- **Find the right carrying case.** Jewelers can often recommend the best type of carrying case for protecting your jewelry. You may want a custom case with interior locks made specifically for travel, and a nondescript box to help conceal the contents.
- **Separate items with a soft cloth.** Keep jewelry items separated by a soft cloth. Use fabric pearl folders to protect necklaces, pearls, and other pieces of jewelry from scratches and abrasions.
- **Pack only what you need.** Only take the jewelry you think you will actually wear while you're away. No need to put additional pieces at risk if you're not sure you'll wear them.

While you're traveling

- **Keep items close.** While you're traveling, be sure to keep your jewelry close to you and well-protected at all times. Always pack your jewelry in a carry-on bag and never leave it unattended.

- **Think ahead if you intend on wearing jewelry.** You may want to wear some jewelry while traveling. Keep in mind that you may have to remove large pieces during security checks, which makes it easier for them to disappear or become damaged.
- **Consider hiring a shipper.** If you decide you'd rather not travel with your jewelry but want it with you when you get there, you can hire a shipper that specializes in transporting jewelry and valuable items. Confirm that proper security measures will be implemented, such as alarmed vehicles with GPS tracking, two drivers with every shipment, and background checks on all employees. Make sure you or someone you trust is there to receive and sign for your jewelry items - never use a drop box.

Once you've arrived

- **Never leave your jewelry with hotel staff.** Always carry your jewelry or bags containing your jewelry personally; do not leave bags with hotel staff while waiting for a room or let hotel staff carry bags containing your jewelry.
- **Call ahead to make safe arrangements.** Consider contacting your hotel ahead of time to understand how they can best provide accommodations for protecting your jewelry. Store your items in the hotel's main safe or a safe-deposit box rather than the in-room safe, which provides minimal protection.
- **Keep jewelry away from the pool and the beach.** Jewelry can be damaged if you participate in outdoor activities like swimming or when applying sunscreen. Exposure to chemicals, including chlorine or ammonia, can pit or discolor gold alloys.¹
- **Check to make sure jewelry is still secure.** When you're traveling in the cold weather months, going somewhere for skiing or on winter adventures, be sure to check that all of your jewelry is secure and in place after you remove hats, scarves, gloves, and jackets.

When you're back home

- **Review your jewelry inventory.** Check to make sure all of the pieces you left with are accounted for.
- **Visit your jeweler.** Have your pieces professionally cleaned and inspected for any wear and tear that may have occurred during travel, such as loose stones or clasps, damaged prongs, scratches.
- **Store your jewelry.** Return it to its proper containers and your home safe or safety deposit box.



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¹ <https://www.gia.edu/gia-news-research-tips-caring-jewelry>