



How to be A Superhero for Personal Lines Clients



Most of your personal lines clients don't need you to be faster than a speeding bullet or to leap tall buildings in a single bound. However, they do need smart insurance protection, and there's one area in which they are particularly vulnerable: JEWELRY.

If you're protecting your clients' jewelry collections with their HO/renters insurance policies, you may be doing them a disservice - even if you've scheduled their most important pieces.

Below are 10 reasons a stand-alone jewelry insurance policy may provide more agile and powerful protection for your clients:

1. Stand-alone policies may be less expensive, with a \$50 minimum premium
2. Stand-alone jewelry coverage protects your HO/renters rates/coverages
3. Many HO/renters carriers are not willing to write high valued schedules
4. HO/renters policies typically require both domestic partners to be listed as insureds
5. Adult children who live with parents should have coverage for their own jewelry
6. Those who are between homes (buying/selling/building) may have unanticipated coverage gaps
7. HO/renters policies may not include coverage for mysterious disappearance losses
8. HO/renters policies may have strict documentation requirements to replace custom pieces
9. HO/renters policies may not extend coverage for losses while travelling out of the country
10. Stand-alone jewelry policies offer low or zero deductibles

Ready to deploy your secret insurance power, otherwise known as RLI Jewelry Insurance?

We're ready to help with competitive pricing, convenient online quotes, direct billing and comprehensive coverage with no minimum policy limits. You already know and love our PUP program. Now, see how well our jewelry insurance program can also provide value-added service your clients.

To learn more about how to provide quick jewelry insurance quotes and earn competitive jewelry insurance commissions, contact Daniel Husser at RLI at Daniel.Husser@rlicorp.com.