

Who's Buying Jewelry for Whom?



"The way you treat yourself sets the standard for others." - Sonya Friedman

If you're going to treat yourself, you might as well go all out and few things set a standard as well as jewelry. Jewelry symbolizes the fulfillment of many of the higher needs psychologists tell us are important to human happiness, such as security, love and self-esteem. This [New York Times](#) article reports that women are buying more jewelry for themselves as a reward for successes in their personal lives or careers, or as an investment. Since women start more than half of all small businesses this trend is likely to continue. Women are also more likely to [pick out their own engagement ring](#).

And if you're thinking of popping the question or think you might be the "poppee" remember that [online tracking ads](#) could start showing jewelry, especially rings, as you browse the Internet, which might be seen by your significant other.

Regardless of who does the buying, covering these valuables at the right amount requires expertise in the field, which is exactly what you can expect when working with Big "I" Markets to access Crown Coverage's **Valuable Articles** markets (personal & commercial) written on AXA Insurance Company paper.

Jewelry/Jewelry Collector

- Minimum policy premium: \$1,000
- Target: \$50K up to \$30MM jewelry collections, higher limits available
- Minimum: \$50K minimum personal jewelry collections & at least 2 items
- Replacement Cost Valuation
- Competitive rates for collections kept in the residence, residence safes, and bank vaults
- Scheduled or blanket policies
- Worldwide coverage
- No restrictions for California earthquake

Private Corporate*

- Minimum Policy Premium: \$1,000
- Target: Any limit (minimum premium applies)
- No policy deductible requirements, deductible options available for rate credits
- Replacement Cost Valuation
- Scheduled or blanket policies
- Newly acquired objects automatically covered, up to 25% of the limit
- Worldwide coverage
- Coverage available for single or multiple locations
- Art reference library coverage available

Artist*

- Minimum policy premium: \$2,500
- Minimum policy deductible: \$1,000

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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- Enhancement options include coverage for:
 - Commissioned works in progress
 - Non-commissioned works, if completed
 - Studio contents

Conservator*

- Minimum Policy Premium: \$2,500
- Minimum Policy Deductible: \$1,000
- Valuation:
 - Objects in conservator's care, custody & control: Agreed Value
 - Furniture & fixtures: Replacement Cost
- Enhancement options include:
 - Art reference library coverage
 - Studio contents coverage
 - "Workmanship" coverage for property damage
 - Bailee legal liability coverage

Dealer*

- Minimum Policy Premium: \$2,500
- Minimum Policy Deductible: \$1,000
- Valuation: Cost Plus (+%) / Selling Less (-%) for inventory
- Property included: inventory, loaned items & objects on consignment
- Blanket coverage available with approved coverage locations
- Enhancement options include:
 - Art fair/Trade show coverage
 - Bailee legal liability coverage enhancement available
 - Art reference library coverage

Exhibition

- Minimum policy premium: \$1,000
- No policy deductible requirements, deductible options available for rate credits
- Valuation:
 - Fine Art: Agreed Value
 - Exhibitory: Actual Cash Valuation or Replacement Cost
- Scheduled policies
- Worldwide coverage for US domestic insured
- "Wall-to-Wall" / "Nail-to-Nail" coverage
- Earthquake/Windstorm coverage based on availability
- Flexible term by day, month or year
- Multi-year policies available
- Policy can be rated for multiple venues and storage needed between sites

Historic Property*

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- Available for corporation-owned properties, excludes private residences
- Minimum policy premium: \$2,500
- Minimum policy deductible: \$1,000
- Building contents, real property and business interruption covered under one policy
- Valuation:
 - Building contents: Agreed Value, Current Market Value, or Current Market Value-150%
 - Real property: Agreed Value or Replacement Cost
- Coverage for multiple buildings and locations

Museum*

- Minimum Policy Premium: \$1,000
- Minimum Policy Deductible: \$1,000 (Owned property on premises)
- Coverage for owned (permanent collection) & loaned (short & long-term) objects
- Valuation:
 - Owned property: Current Market Value
 - Loans: Agreed Value
- Worldwide territory
- Large line capacity
- Flexibility in limits throughout policy term to accommodate exhibitions
- Blanket coverage for single or multiple venues
- Coverage for outdoor sculptures

The **Stand-alone Valuable Articles Program - [Commercial or Personal]** shines on www.bigmarkets.com and is available in all states.

* Earthquake restrictions apply in California. Windstorm coverage restrictions apply in Florida and coastal locations.