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The Difference Between Standalone Jewelry Insurance and a Homeowners Policy

If your customers are relying solely on their homeowners insurance for jewelry coverage, their jewelry may only be protected against specific cause of loss and usually up to a specified limit. But when it comes to insuring your clients' jewelry, they don't want ifs and maybes.

Here's why specialty jewelry insurance from [Jewelers Mutual Insurance Group](#) makes sense:

- Jewelry is all they do and have been doing for 105 years
- Repair and replacement policy means the ring gets back on the finger where it belongs
- Flexibility to work with their trusted jeweler of choice; no need for multiple estimates
- Claims start with a jewelry expert who knows exactly what your client needs and ends with a same-kind-and-quality jewelry piece



See Jeweler's Mutual's coverage comparison chart below for the benefits of having a standalone jewelry insurance policy versus relying on coverage through typical homeowners or renters insurance or a rider.



Help your clients choose their jewelry protection with confidence.

	Jewellers Mutual	Typical Homeowners	Typical Rider
Loss	✓	✗	✓
Theft	✓	✓	✓
Damage	✓	Not always covered	Not always covered
Disappearance	✓	✗	✓
Flood or Earthquake	✓	Not always covered	Not always covered
Worldwide Coverage	✓	✓	✓
Out-of-Pocket Cost	\$0 deductible option	Homeowners deductible applies	May have a deductible
Effects on Homeowners	None	May jeopardize entire policy	May jeopardize entire policy

This is a brief overview for informational purposes only. Coverage offered by a member insurer of the Jewelers Mutual Insurance Group, Neenah, WI. Coverage and pricing are subject to underwriting review and approval, and to policy terms and conditions.

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What does Jewelers Mutual cover?

All types of jewelry - engagement rings, watches, earrings, even loose stones being set - are protected by comprehensive **repair or replacement coverage** that goes beyond typical homeowners or renters insurance. It protects against common perils associated with jewelry loss - like **mysterious disappearance**, and includes **worldwide travel**.

Retain your clients. Offer a quote for worry-free jewelry coverage at jewelry.bigimarkets.com. For more information about Jewelers Mutual, select **Jewelry Insurance** from the [Big "I" Markets](#) product listing at www.bigimarkets.com. Coverage is available nationwide.