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.

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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.