

Fishing for Jewelry Insurance

Stones in jewelry can fall out or can be chipped if struck, even diamonds. Earrings, broaches and pins, rings, and necklaces can fall off without the wearer realizing it. Jewelry is taken off temporarily but is forgotten or not there when the owner goes to retrieve it. Sometimes [it is found](#) months or years later. Historical tales contain famous stories of rings thrown into the sea, only to be [recovered in a fish](#) and once in a [bag of goldfish crackers](#). Sadly, often lost jewelry is just gone. If your customers rely solely on homeowners insurance, their jewelry may not be protected.



When it comes to insuring your clients' jewelry, specialty jewelry insurance from [Jewelers Mutual Insurance Group](#) makes sense.

- Claims start with a jewelry expert who knows exactly what your client needs and ends with a same-kind-and-quality jewelry piece.
- 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
- Jewelry is all they do and have been doing for 105 years

The Difference Between Standalone Jewelry Insurance and a Homeowners Policy

See the 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. 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.

WHAT'S COVERED	Jewelers Mutual	Typical Homeowners / Renters Insurance	Typical Jewelry Rider in a Homeowners Policy
Loss	✓ Covered	✗ Not Covered	✓ Covered
Theft	✓ Covered	✓ Covered	✓ Covered
Damage	✓ Covered	✓ Covered	✓ Covered
Mysterious Disappearance An unexplained loss	✓ Covered	✗ Not Covered	✓ Covered
Flood or Earthquake	✓ Covered	✓ Covered	✓ Covered

If something happens to your clients' jewelry, they have the flexibility to work with a trusted jeweler of their choice to repair or replace their piece with the same kind and quality as before.

Retain your clients. Offer a quote for worry-free jewelry coverage at jewelry.bigimarkets.com.

For more information about Jewelers Mutual, visit Jewelry Insurance on the [Big "I" Markets](#) product listing. Coverage is available to Big "I" agents in all states.

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.