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.

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.