

Did Santa Bring Jewelry?



According to the [National Retail Federation](#), jewelry was one of the top 10 types of gifts consumers planned to give over the holidays. This means there is a good chance your clients and prospects received jewelry as a gift this holiday season, presenting a great opportunity to ask this one important question:

Did you receive a piece of jewelry as a gift over the holidays?

As you kick off the new year, it's the perfect time to reach out to your clients and prospects and ask if they received jewelry as a holiday gift. If so, be the hero and make sure their treasured gift or purchase is adequately protected and provide them a quote with Jewelers Mutual at jewelry.bigimarkets.com.

Don't let your customers rely solely on their homeowners insurance as their jewelry may only be protected against specific causes of loss and usually up to a specified limit.

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

- Jewelry is all they do and they've been doing for 105 years
- Repair and replacement policy means the ring gets back on the finger where it belongs
- Jewelers Mutual offers flexibility to work with the insured's 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.

The Difference Between Standalone Jewelry Insurance and a Homeowners Policy

See our 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.

	Jewelers 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

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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 even includes **worldwide travel**.

If something should happen to your clients' jewelry, they can work with a **trusted jeweler of their choice** to repair or replace their piece with the **same kind and quality**.

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.