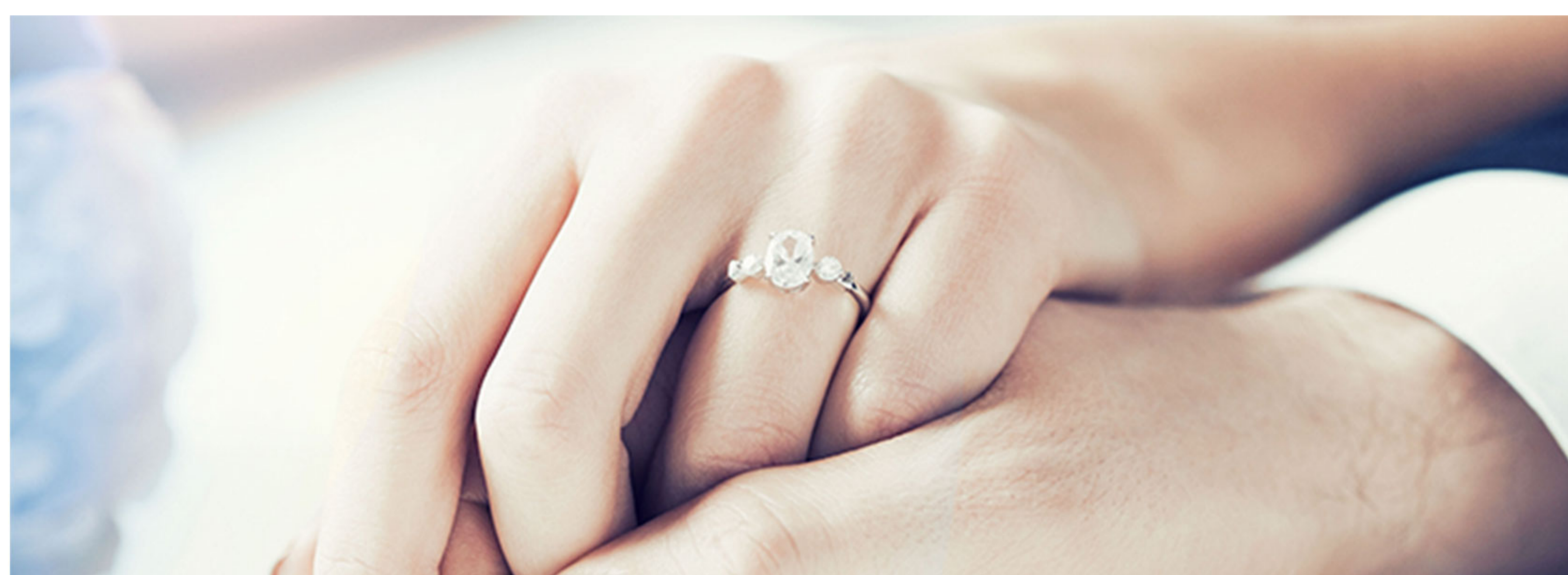


Jewelry Insurance 101

SPONSORED BY JEWELERS MUTUAL INSURANCE GROUP

So much time and thought went into picking out your perfect engagement ring – the setting, the shape, the style, and the proposal! But, what about what comes after that proposal? Are you prepared for life's 'what if' moments?

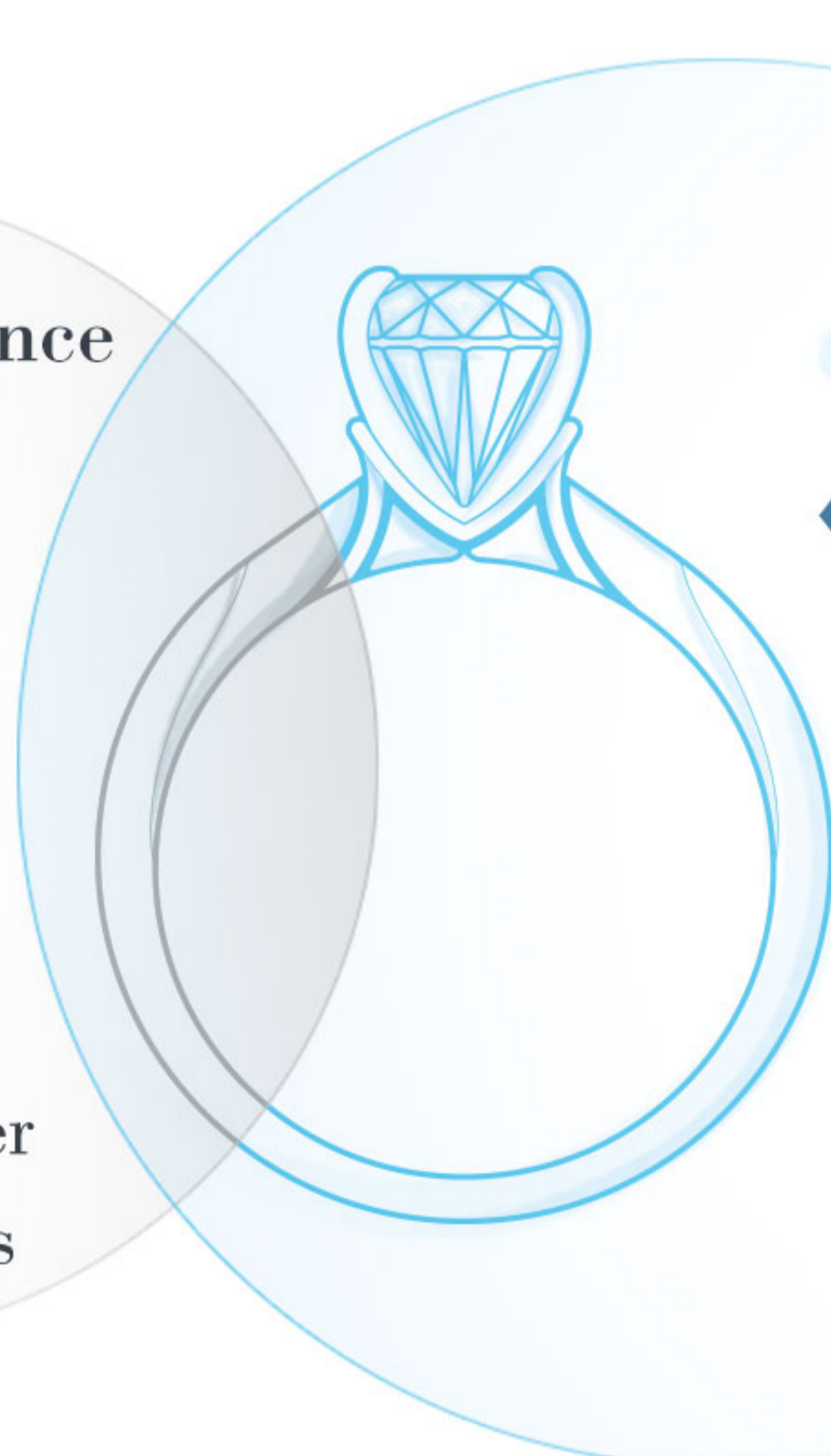


You want to protect your investment, both sentimental and financial; much as you would your home or car, your prized jewelry possessions should also be insured.

Where can you get your ring insured?

Renter's or Homeowners's Insurance

- ◆ Your **existing renter's or homeowner's insurance** coverage may include ring coverage, but likely only up to a certain dollar amount per item.
- ◆ You can add an extension/riders to your renters or homeowner's insurance policy.



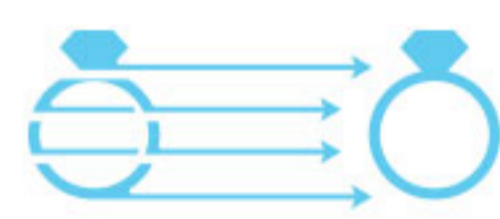
Specialty Insurer

- ◆ You can purchase a new policy through a company that specializes in jewelry insurance, like Jewelers Mutual Insurance Group- a company that's been insuring jewelry and only jewelry for 105 years.

What makes jewelry insurance better than a rider or extension on your existing policy?



Goes above and beyond: Comprehensive coverage from specialty jewelry insurance companies, like Jewelers Mutual, often provides above and beyond coverage versus typical homeowner's insurance such as worldwide coverage for travel and coverage for mysterious disappearance.



Works to replace, not just reimburse: Insurers like Jewelers Mutual have deep rooted relationships with jewelers, and work with them closely to repair or replace the lost or damaged piece. Your jewelry item will be **replaced with the same kind and quality**, not similar kind and quality, whereas homeowner's or renter's insurance policies typically return a claim in the form of a check for the amount the jewelry item is insured for.



Protect your premium: Claims against a homeowner's policy may impact that policy as a whole, meaning that your premium could go up if you submit a jewelry claim.



Values change, so should your policy: Jewelry values change over time, which means your jewelry could be worth more now than when it was purchased. Jewelry insurers take these fluctuations into consideration.

If it's been a couple of years since you've had your jewelry re-appraised, a jewelry insurance specialist like Jewelers Mutual helps protect you from being underinsured by providing an Insurance Value Adjustment (IVA). The IVA increases your policy limited to assure your coverage matches your jewelry's current value and helps reduce the likelihood of out-of-pocket expenses for repair or replacement. If you provide a current appraisal for all jewelry items insured every two years, the value adjustment will not be added.

What's covered?

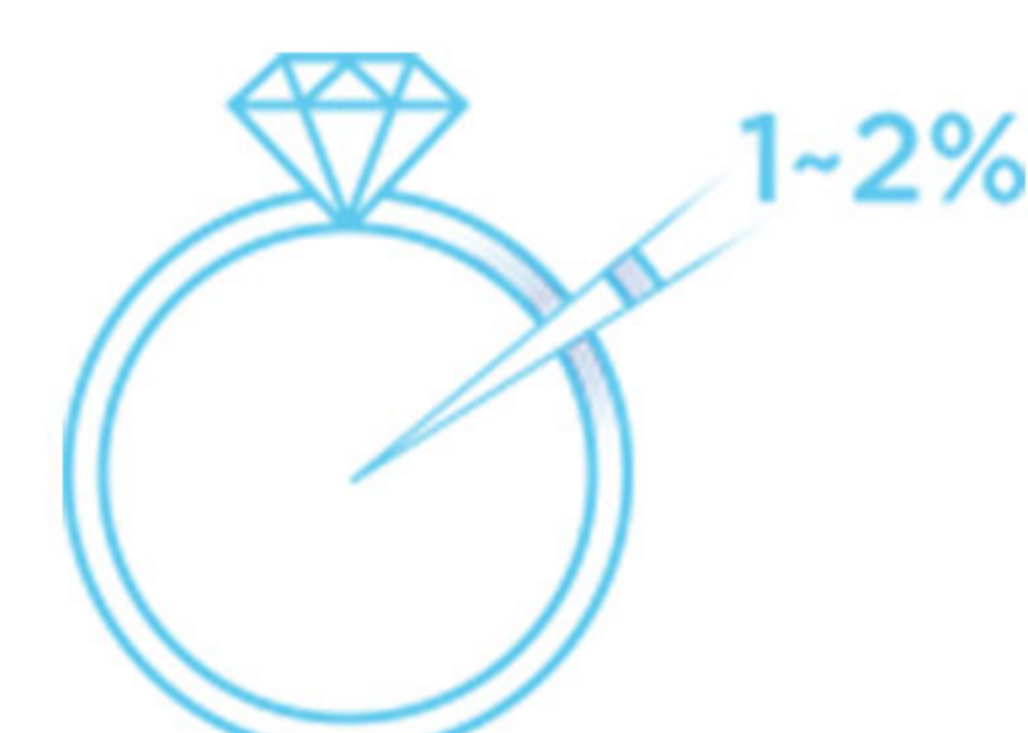
✓ Covered ∅ Maybe Covered ✗ Not Covered

	Jewelers Mutual [®] INSURANCE COMPANY SINCE 1913	Typical Homeowner's / Renter's Insurance	Typical Jewelry Rider to a Homeowner's Policy
Loss	✓	✗	✓
Theft	✓	✓	✓
Damage	✓	∅	∅
Mysterious Disappearance <small>An unexplained loss</small>	✓	✗	✓
Flood or Earthquake	✓	∅	∅

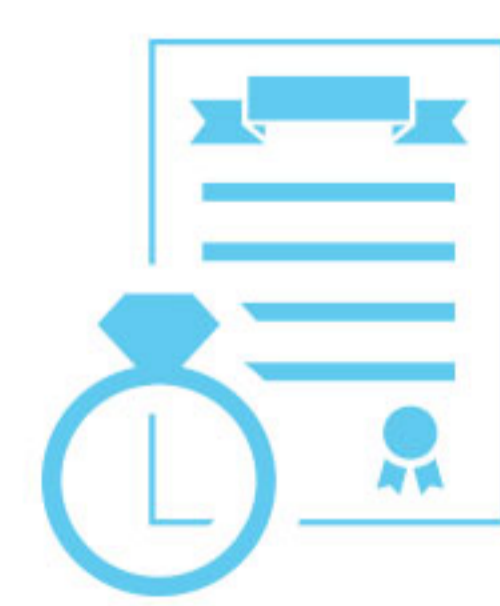
Jewelers Mutual FAQs:

How much does it cost to insure my ring?

You can expect, on average, to pay 1-2% of the cost of your ring per year within a jewelry specific policy, but each policy is unique to your item and location (where you live).



How does jewelry insurance work?



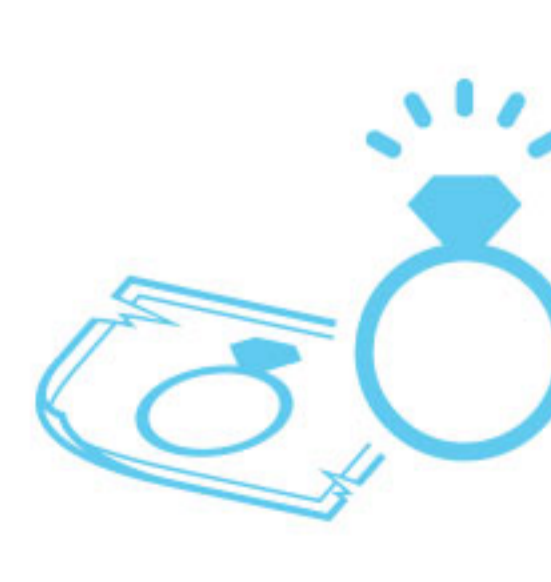
1. Obtain proof of your jewelry's value - either a detailed receipt or an **appraisal**.



4. File your claim if your jewelry is stolen, lost, or damaged.



2. Choose an insurance coverage provider (Jewelers Mutual or other).



3. Wear your jewelry with a new found peace of mind.

5. Depending on your policy, receive a reimbursement or replacement for your loss/theft/damage claim.

The moral of the story is, the more information the insurer can have on board, the better off they'll be able to replace your jewelry with accuracy- so photos, details about the metal, diamond/stone characteristics, etc.

Jewelry insurance is not just for your engagement ring – **you can get coverage for any valuable or sentimental item** – from necklaces, to earrings, watches, bracelets, smart watches, even loose stones while being set.

Remember- always read the fine print! Each policy is different and you should know exactly what yours covers.

Ready to check it out? Get your **free quote** from Jewelers Mutual.