

Was Santa Nice to You With Some Jewelry?

A COMMON PROBLEM

Every homeowners insurance policy has limitations in jewelry (including watches, precious and semi-precious stones). Your policy restricts jewelry collectively to a mere \$2,500. Chances are this amount may be inadequate to fully protect your most valued pieces. What can you do to protect yourself? We can either increase this collective amount, which still has some limitations in terms of coverage and deductible.....or better yet

THE IDEAL SOLUTION

The best way to protect your jewelry is with a special “floater” policy. It covers you with broad protection for a very reasonable premium. Here’s just a few of the important extras that this policy provides:

- Scheduling of specific items with a pre-listed insurance value, based on a recent appraisal or purchase receipt.
- **No deductible** on these items – your homeowner policy has a deductible
- Coverage is far broader with a floater. For instance, you are protected against more than loss by fire or theft. You are also covered against accidentally leaving your ring in a restroom and not getting it back, the loss of a precious stone from a ring or other setting.

PROTECTION THAT IS AFFORDABLE

Premiums for jewelry insurance are typically charged a percentage of value, usually 1.65%. Therefore, if you need a total of \$15,000, your annual premium is only \$248

WHAT YOU NEED TO DO NOW

Call **Jenci or Jake** today. Ask about upgrading your limited jewelry insurance protection to a much broader floater policy. It’s a smart move that’s well worth exploring. We can also schedule such other items as furs, cameras, silverware, fine arts and any other collectible items that are value to you.

Our Phone is 925-365-3200, Happy New Year !!!

This brief overview does not explain all of the homeowners policy’s or jewelry floater’s terms, coverages, definitions Limitations, and exclusions. Please refer to the actual contract or policy endorsements for full language