



Clarity in Protection Coverage Designed for the Gem of Your Business

Our Inland Marine Jewelers Block Program policy is customized to meet the specific needs of jewelry stores through comprehensive property and liability coverage.

Coverage includes the inventory of the jewelry store as well as customer's goods while in the jeweler's custody for repair, service or appraising. Also included is property coverage while in transit and while temporarily stored at other locations.

Our target market for the Jewelers Block Program is the traditional jewelry store located on "downtown" main streets and in the suburbs. The account should specialize in retail sales of moderately priced rings, watches, necklaces and other jewelry with a typical inventory value range of approximately \$100,000 to \$600,000.

Premises protection is of course a concern. The building must be well maintained and be protected by a UL certified central station burglar alarm system. The majority of the inventory must be kept in a protected safe during non-business hours.

The following types of businesses are *not* desired for this program:

- Consignment stores
- Discount jewelry stores
- Loose diamond dealers
- Jewelry manufacturers or designers
- Pawnbrokers
- One-person operations
- Costume Jewelers
- Concessions located in department stores (unless operating in a separate safe/vault with separate protection)

Note: These coverages are a representation of those available at the time of printing. Consult your agent for those coverages best suited to your business needs.



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