

Peace Of Mind For Things That Shine



Suddenly, you notice a diamond is missing from your wedding ring, your toddler throws your watch in the toilet, or your bracelet slips off while you are swimming in the ocean.

For losses like these, there is no coverage on your homeowners policy. However, if you schedule your jewelry on a personal articles floater attached to your homeowners policy, then there is coverage for many more perils, and all of the above scenarios would be covered.

In fact, when you schedule your jewelry, there is coverage for virtually anything that could happen to it, with only a few exceptions.

Another benefit to scheduling jewelry is the agreed value option. Most jewelry losses are paid based on the actual cash value of the item at the time of loss. However, if you choose to [schedule your jewelry](#) with the agreed value option, then the limit listed on your policy is the amount you will receive in the event of a covered loss, no questions asked!

Finally, let's say you get a new necklace for your birthday and something happens to it before you have a chance to call your insurance agent to add it to your policy. If you already have other jewelry scheduled, then there is automatically coverage for newly acquired jewelry for 30days, with some limitations on the value of the new item.

There are several benefits to scheduling your jewelry, and it's affordable. Don't wait to think about it until a loss happens and it's too late. For more information and to get a cost for adding this to your policy, just [contact us](#).