

JEWELERS BLOCK

Jewelers Mutual's Jewelers Block policy protects your most valued asset, your inventory. This policy protects jewelry, other inventory, memo goods, and your customers' property from losses such as burglary, robbery, sneak theft, fire, windstorm, and water damage, to name a few. Discuss your unique needs with an experienced Jewelers Mutual agent to find the right coverage for your business.

Jewelers Mutual's Jewelers Block covers:

- Your inventory of stock for sale; findings, raw materials and parts for manufacturing and repair.
- Customers' property (from those not in the jewelry industry) on a primary basis that has been delivered or entrusted to you.
- Property of others in the jewelry business that has been delivered or entrusted to you; often referred to a "memo goods."

Jewelers Block highlights:

- **Travel coverage**

Jewelers Mutual provides \$25,000 coverage automatically for the insured, employees and commissioned sales representatives. You can insure additional merchandise that you transport away from your insured business by choosing a limit of coverage on your policy. Jewelers Mutual also provides \$125,000 automatic coverage for the insured, employees, and commissioned sales representatives to travel to and from the United States Postal Service office.

- **Registered Mail™ shipment coverage – USPS**

Jewelers Mutual provides \$100,000 automatic coverage for jewelry shipped Registered Mail through the United States Postal Service (USPS). This coverage is in excess of any coverage purchased through the United States Postal Service office.

- **Priority Mail Express™ shipment coverage – USPS**

Jewelers Mutual provides \$25,000 automatic coverage for jewelry shipped Priority Mail Express through the United States Postal Service (USPS). This coverage is in excess of any coverage purchased through the United States Postal Service office.

- **Shipment coverage – other carriers**

Coverage for UPS, FedEx, and other carriers may be added to your policy by selecting a limit of insurance.

- **Workmanship coverage**

Coverage may be added to your policy for damage that occurs to consumers' jewelry while you're working on it.

- **Show windows**

Merchandise displayed in show windows when your store is open to business is insured up to your policy limit.

- **Property being worn by the insured or insured's employee while away from the described premises**

Jewelers Mutual provides coverage up to the travel limits shown on the declarations page, subject to an aggregate limit and deductible.

- **Accounting expense for property losses**

Jewelers Mutual provides up to \$1,500 if it agrees that you should hire an accounting firm to present a claim for property losses caused by covered perils.

Coverage underwritten by Jewelers Mutual Insurance Company, Neenah, Wisconsin. Coverage is subject to underwriting review and approval, and to policy terms and conditions.

Note: Any coverage descriptions are a brief summary of coverage and are not part of any of the described insurance policies, nor a substitute for the actual policy language.

Not all coverage is available in all U.S. states and Canada.