



**We just became engaged. Do I need special coverage for my ring?  
What about my other jewelry?**

All renters and homeowners policies cover your personal property up to a certain limit and each policy includes a limit on the amount of coverage for jewelry. "Scheduling" your jewelry on your renters' or homeowners' policy is a simple way to increase that limit and is better coverage for more valuable items such as your ring.

Benefits include a higher coverage limit, removal of any deductible and the addition of coverage for losing or misplacing all or part of the item.

Another option is to insure your ring and other expensive jewelry through a company that specializes in jewelry insurance. Both options offer you the peace of mind you're looking for in the event the item is stolen, lost, or damaged.

Most insurance companies require an insurance appraisal in order to establish the value and limit of insurance needed. Many jewelry stores will do an appraisal for you; their charge for appraisals can vary widely, so ask your friends for recommendations and call for prices. If the item to be scheduled was purchased within the last year, most companies will accept a copy of the purchase receipt in lieu of an appraisal.

Scheduling isn't just limited to jewelry. Musical Instruments, furs, fine arts, and more can also be scheduled on your renters' or homeowners' policy.

Just give us a call!