






# JM Choose Your Jewelry Protection With Confidence

## WHAT'S COVERED

 Covered
  Maybe Covered
  Not Covered

	Jewelers Mutual <sup>®</sup> INSURANCE GROUP — SINCE 1913 —	Typical Homeowners / Renters Insurance	Typical Jewelry Rider to a Homeowners Policy
Loss			
Theft			
Damage			
Mysterious Disappearance An unexplained loss			
Flood or Earthquake			

## COVERAGE FEATURES

	Jewelers Mutual <sup>®</sup> INSURANCE GROUP — SINCE 1913 —	Typical Homeowners / Renters Insurance	Typical Jewelry Rider to a Homeowners Policy
Jewelry Expertise	Exclusively insuring jewelry for more than 100 years, with graduate and certified gemologists on staff	Unlikely	Unlikely
Claims Process	Repair or replacement with same kind and quality (up to the value on your policy) from jeweler of your choice; no need for multiple estimates.	May require you to use an authorized jeweler or repair/replacement company; may instead pay cash; may require multiple estimates	May require you to use an authorized jeweler or repair/replacement company; may instead pay cash; may require multiple estimates
Effects of Claims	No increase to your Jewelers Mutual policy premium	Claims may affect status of entire policy, including coverage for your home	Claims may affect status of entire policy, including coverage for your home
Deductible Options	Flexible	Same as overall policy	Flexible

*This is a brief overview for informational purposes only. Coverage and pricing are subject to underwriting review and approval, and to policy terms and conditions.*