

Underwriting Guidelines



JIBNA Personal Jewelry Insurance is very easy to do business with.

Same day quotes & binding

- Items to \$250,000
- Schedules to \$1,000,000
- Higher limits available
- Highly knowledgeable underwriters
- Best rates (admitted & non-admitted)

Jewelry eligibility

- All jewelry and watches over \$1,000 in value
- Antique and period jewelry
- One-of-a-kind pieces
- Sorry, no loose stones

Coverage

- ISO Personal Articles Floater (Jewelry Floater)
- All risk coverage with *few exclusions*
- Actual cash value
- Agreed value option (additional premium applies)
- No deductible (others available: \$100, \$250, \$500, \$1000)

Agent submittals

- Appraisal or other jewelry insurance document (older appraisals OK)
- Photograph(s) (digital preferred: *more information*)
- Sales receipt (if insured has it)
- Diamond or colored stone grading report (if available)

Companies and Reinsurers

Our carriers and reinsurers are A-rated and carry the following ratings:

- A (Excellent) — A.M. Best Company
- A- (Strong) — Standard & Poor's