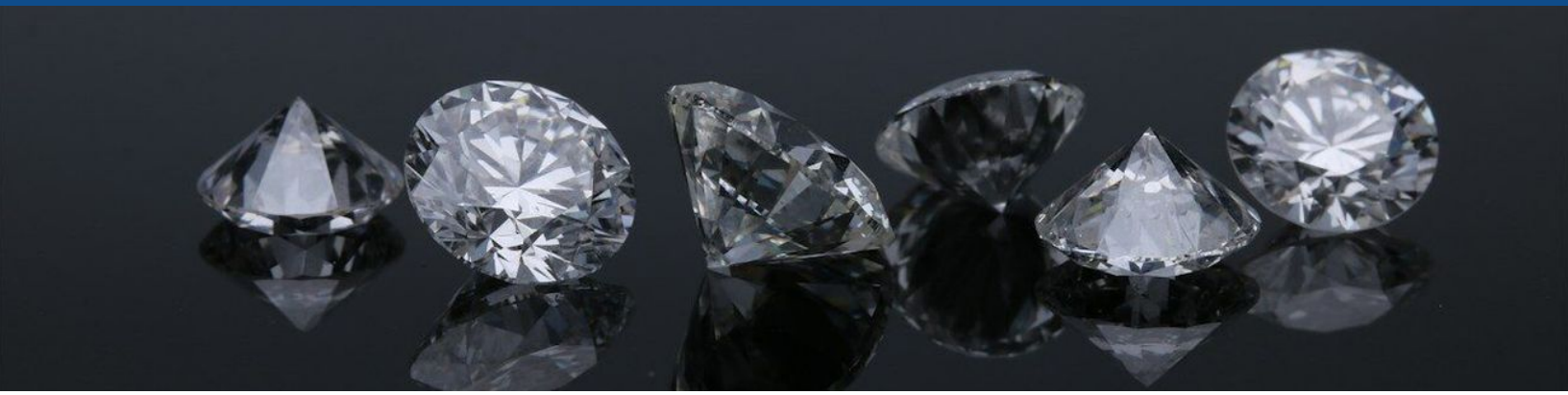
Jewelry Floater

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

A jewelry floater, also called a scheduled personal property endorsement or valuables policy, insures each piece of jewelry for its appraised value. Standard homeowners and renters policies cap theft of jewelry at a small amount and do not cover a lost stone or a ring dropped down the drain. A floater covers those situations, usually with no deductible, anywhere in the world.

WHAT'S COVERED

All-risk coverage
Loss, theft and accidental damage, not just named perils.

Worldwide
Coverage at home, in storage and while traveling.

Repair or replace with a jeweler of your choice
Settlement options that respect the piece.

Mysterious disappearance
A stone lost from its setting or an item misplaced.

No deductible options
Many floaters carry a $0 deductible.

Good to know
Homeowners policies limit theft of these items to a small amount, often $1,500 to $2,500, unless they are scheduled.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Wear and tear and gradual damage.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Appraisals, receipts or photos for each item
- Where items are kept and how they're secured
- Current homeowners declarations page
- Recent jewelry appraisals (within 3-5 years)

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/jewelry-floater/

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