

DESCRIPTION INFORMATION

Below are examples to serve as a guideline for the types of information that are required to receive credit for your submission(s).

Please include the replacement value of each item on the Customer Authorization Form.

Ring:

- Metal (14kt, platinum)
- Number of stones
- Cut, color, clarity and weight of center diamond
- Total carat weight of side stones (if applicable)

Bracelet:

- Metal and gram weight (if gold only)
- Total carat weight of stones

Pendant:

- Metal
- Type of stone
- Cut, color, clarity and weight (if solitaire diamond)
- Total carat weight if multiple stones

Watch:

- Type of watch
- Model number
- Serial number (if Rolex)

Earrings:

- Metal
- Type of stone
- Cut, color, clarity and weight of stones

Trio Sets (must be matching items):

- Breakdown per piece
- Indicate value and carat weight of each item within the set

COMPLIANCE REQUIREMENTS FOR RETAILER PERSONNEL

Jewelers Mutual Insurance Company is pleased to offer your qualified customers an insurance policy that provides protection against loss, theft, damage and mysterious disappearance of their personal jewelry. This document addresses the Compliance Requirements with respect to the Program. Please review it carefully and contact us if you have any questions. Please also note that failure to carefully follow our procedures may result in termination of the Program in your store.

The most important thing to remember is that you and your employees are not licensed insurance agents. Only licensed agents may sell, solicit and negotiate insurance. Because jewelry store personnel are not licensed agents, you may not answer specific questions about the coverage provided by the Personal Jewelry Insurance policy, provide premium quotes, or sell insurance policies.

You may inform your customers that insurance for their personal jewelry is available, give them a Jewelers Mutual brochure, and let them know that a free, no-obligation Personal Jewelry Insurance quote is available to them from Jewelers Mutual Insurance Company by completing an Authorization Form and leaving it with you. Let the customer know that you will forward their name and email address directly to Jewelers Mutual, along with a Description of the purchased jewelry, and that Jewelers Mutual will send them a quote via e-mail.

Please be aware at all times that non-insurance-licensed jewelry store personnel cannot sell, solicit or negotiate jewelry insurance policies. This means that retailer personnel should not:

- **Provide rate or premium information.**
- **Explain, discuss, offer advice, compare or provide any details of the benefits, terms, or conditions of jewelry insurance (including any existing coverage that a customer may have).**
- **Give opinions or recommendations as to jewelry insurance, or counsel, urge or advise any customer to buy jewelry insurance.**
- **Indicate that the customer has coverage after completing an Authorization Form.**

Jewelry store personnel should:

- **Inform their customers that jewelry insurance is available for their purchased item.**
- **Offer the Jewelers Mutual takeaway card to them.**
- **Let them know that a free, no-obligation Personal Jewelry Insurance quote is available to them from Jewelers Mutual by completing an Authorization Form and leaving it with you.**
- **Direct the customer to speak with Jewelers Mutual for answers to questions with regard to the jewelry insurance.**

If customers have questions about jewelry insurance, direct them to call Jewelers Mutual toll-free at 888-884-2424 or visit our website at www.InsureYourJewelry.com