

JIBNA

PERSONAL JEWELRY INSURANCE
JEWELRY INSURANCE BROKERAGE
OF NORTH AMERICA



Available through your local agent.

JIBNA E

Each appraisal evaluated for completeness

An appraisal that provides all relevant details about the jewelry protects both you and the insurer. A detailed appraisal is the basis for appropriate insurance and, in the event of a claim, it assures you a fair settlement and an accurate replacement.

Annual valuation updates

Because the market fluctuates, most insurers require a new appraisal every two years or so. We don't! JIBNA has patented software that analyzes each item's value and keeps premiums at a minimum. We perform this analysis when the jewelry is insured and each year at renewal time, so you know your coverage is appropriate.



Claim-ready files

We collect appraisals, lab reports, and other relevant documents at the time the jewelry is insured. Having all these docs in advance means claims can be settled quickly and fairly. You needn't put up with upsetting delays that occur if necessary information must be gathered after a loss.

ADVANTAGES OF JIBNA'S STANDALONE POLICY

JIBNA's jewelry policy enables you to insure your valuable jewelry separately from your homeowner's or renter's insurance.

This brings you several benefits:

Our standalone policy provides **broader jewelry coverage** than typical homeowner policies.

There are **fewer exclusions** than under a homeowner policy.

If you should need to make a claim, the **jewelry loss does not count against your homeowner policy**. You retain your homeowner "claim-free" rating.*

*JIBNA does not report claim activity to ISO ClaimSearch or CLUE.



JIBNA Exclusives!

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Our schedules show and tell

Is all your jewelry covered? With JIBNA's illustrated schedule, you can see at a glance. You won't have to decipher abbreviated descriptions to make out which piece is being referenced. Our schedule lets you see the jewelry that's covered, along with a detailed description of each piece.

And . . .

Each year at renewal time, we send you the entire policy with its illustrated schedule, so you can easily check whether your newest jewelry is included. If it isn't pictured, you'll know it needs to be added to the policy.

Premium discounts for good appraisals

A good appraisal is accurate, detailed, and it carries a realistic valuation. Ask your agent about the premium discounts JIBNA offers for appraisals that meet the insurance industry's high standards, developed by ACORD and maintained by JISO (Jewelry Insurance Standards Organization).

Jewelry Schedule for William and Marion
Policy Period: 08/23/2018 to 08/23/2019

Item# 1 - Men's Karat Gold Watch
2009 Rolex 218238 Serial#: V020082009 mens 18 karat yellow gold 31 jewel chronograph dress watch Rolex President II with fluted bezel, champagne dial index hour markers.
Amount of Insurance: \$10,000.00

Item# 2 - Lady's Karat White Gold Diamond Earrings
14 karat white gold Unknown Not stamped cast & hand assembled ladies ear studs weighing 2.05 gm containing:
One 4 prong set round brilliant cut diamond (make: excellent, 54% table, 35° crown, medium to slightly thick girdle, 43% pavilion, no culet, excellent symmetry, excellent polish; color: L; clarity: VS¹) measuring 6.84 mm x 6.89 mm x 4.40 mm weighing 1.29 ct

Item# 3 - Lady's Karat Yellow Gold Diamond Engagement Ring
18 karat yellow gold Unknown Mfg. die hand assembled ladies engagement ring (size 6.5) measuring 2.00 mm weighing 3.70 gm containing:
One 4 prong set round brilliant cut diamond (make: excellent, 57% table, 34° crown, pavilion; color: M; clarity: VS²) measuring 6.30 mm x 6.32 mm x 4.00 mm weighing .94 ct
Amount of Insurance: \$6,000.00

Item# 4 - Lady's Platinum Diamond Ring
Platinum (10% iridium) Unknown Not stamped (style) hand assembled ladies engagement ring (size 6.5) weighing 6.24 gm containing:
One 6 prong set marquise cut treated with heat Class I, 55% table, 33.3° crown, excellent symmetry, excellent polish; report#: 987123654; measuring 4.90 mm x 10.50 mm x 6.50 mm weighing 9.61 ct

JIBNA PROTECTION

- Highest insurance standards
- Highly competitive premiums
- Annual valuation updates
- No impact on Homeowner policy
- Claim-ready file
- Broad coverage
- Significant premium discounts
- Knowledgeable and dedicated staff
- No policy too small, no schedule too large
- Yes, we insure athletes and professional entertainers

JIBNA Personal Jewelry Insurance is a small, privately-held corporation. While we are not an insurance company, we are the exclusive underwriting manager within the 50 US states and DC for A.M. Best A-rated personal jewelry insurers. We perform all of the major functions of an insurance company, including underwriting, rating, policy issuance and claims handling.



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Questions? Call 877.542-6254

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