



Questions to ask your Insurance Agent

checklist

- ___ What is my deductible? _____
- ___ Is my policy all perils? _____
- ___ Is an appraisal needed for full coverage? Y / N
- ___ Do I need a separate appraisal for each piece of jewelry I own? Y / N
- ___ How often do I need to update my appraisal? _____
- ___ What proof is needed in the event of a claim? _____
- ___ What happens if I have a partial loss? Ex: center stone falls out but I still have the ring.
- ___ Is my jewelry covered when I travel worldwide? Y / N
- ___ How will the insurance company value the compensation? Actual Cash Value or Replacement Cost?
- ___ Other:

