Because JIBNA insures only jewelry, we are able to offer exactly the coverage you need.

# JIBNA's unique approach



#### **NEW APPRAISAL NOT REQUIRED!**

Most insurers require a new appraisal when you apply for jewelry insurance and then require updated valuations every couple of years. JIBNA never requires a new appraisal. We accept any reasonable appraisal, no matter the date.

We can do this because our exclusive patented software determines valuation based on the appraisal's description. We update valuations each year at renewal time, for every policyholder, for every piece of jewelry we insure.

This means significant savings to you because you'll never need a new appraisal. With JIBNA's advanced underwriting process, you know your jewelry always has a current valuation and your coverage is appropriate.

#### JIBNA'S POLICY SHOWS THE JEWELRY

Reading insurance policies can be hard going, and even appraisals are often difficult to understand. You may wonder if that paragraph of complex language and abbreviations is describing your beautiful locket or your treasured ring.

How about a policy that shows you what's being insured?

JIBNA's policy includes an illustrated schedule, with a photograph of each piece of jewelry alongside its description. You can see at a glance exactly what's insured and know that nothing has been left out.



## FULL RANGE OF SETTLEMENT OPTIONS

Not all jewelry insurers offer cash settlements. JIBNA offers a full range of settlement options, including repair, replacement, or a cash settlement.



## COMPETITIVE RATES & PREMIUM DISCOUNTS

JIBNA's rates are highly competitive. In addition, we offer significant premium discounts.

# INSURE YOUR JEWELRY WITH CONFIDENCE!

# JEWELRY INSURANCE STANDARDS

### A better way to do jewelry insurance

## ADVANTAGES OF A STANDALONE POLICY

JIBNA's standalone jewelry policy enables you to insure your valuable jewelry separately from your homeowners or renters insurance.

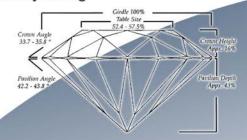
#### This gives you several advantages:

- Our standalone policy provides broader jewelry coverage than typical homeowners policies.
- There are fewer exclusions than under a homeowners policy.
- If you should need to make a jewelry claim, that loss does not count as a claim under your homeowners policy, and you retain your homeowners "claim-free" rating.

JIBNA supports insurance industry standards and forms developed by the Jewelry Insurance Standards Organization (JISO).

We offer premium discounts for appraisals written on JISO (formerly ACORD) forms.

JISO forms, which collect information necessary to properly insure jewelry, are available at no charge to agents, jewelers and consumers at www.jiso.org.



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 personal jewelry insurers. We perform all of the major functions of an insurance company including underwriting, rating, policy issuance and claims handling.

# JIBNA PERSONAL JEWELRY INSURANCE

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Questions? Call our underwriting dept. at 877.542.6254

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Available through your local agent.