

Personal Insurance

CAPSTONE PERSONAL ARTICLES POLICY – JEWELRY

Coverage for Your Valuable Collection



Properly insure your collection

Certain personal property has maximum sublimits on homeowner policies or may not be covered at all. By working with an independent agent, you can feel confident knowing that you have Cincinnati's Capstone Personal Articles Policy for jewelry:

- receive agreed value after a covered loss for up to 150 percent of the scheduled amount
- insure newly acquired items for up to 90 days automatically
- cover eligible losses worldwide
- protect property while in transit
- cover jewelry on loan or consignment to you
- cover commissioned jewelry in progress
- increase jewelry coverage automatically

Choose from customizable options

Every collection and collectors' approach is unique. Coverage options should be too. Choose the coverage option best suited for your needs:

- individually schedule or list each item within your collection for its specific value
- select one blanket coverage to insure your entire collection with a fixed single-item limit, giving you the flexibility to add or remove items from your collection without notifying your agent or insurance company, which you may prefer if you own many items at lower values
- choose a combination of both blanket and scheduled limits, depending on your preferences and specific collection

Protect your jewelry collection

You value your designer, custom and estate jewelry, wrist and pocket watches and accessories. Properly insure your jewelry and consider these tips to help protect it, so that your jewelry worn today is preserved for tomorrow:

- create and maintain a current inventory of your collection
- return your jewelry to a clean, protected location, such as a jewelry box when you are not wearing it
- install a secured safe within your home to store your jewelry and prevent theft
- examine the condition of each item by regularly checking for loose settings, clasps and worn string
- have your jewelry professionally cleaned and routinely inspected
- re-appraise your collection approximately every three to five years

Please contact your agent recommending coverage to learn more about all the coverages available or to meet the Cincinnati claims representative who is assigned to your agent's office and is available to respond quickly and compassionately after a covered loss.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

Our loss control service is advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with the underwriting guidelines of The Cincinnati Insurance Company and its subsidiaries or with any federal, state or local law, regulation or ordinance.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.