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|  | March newsletter |
|  | Happy St. Patrick’s Day everyone!  |
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| Most of us probably aren’t even thinking about that right now, but March 17th is a date that I never forget because it’s my son’s birthday. It will be a pretty low-key birthday this year due to the safety concerns we are all dealing with right now, but that is okay. We are hearing 24/7 coverage about the Coronavirus, so I know you don’t need to hear anything more about that from us. Let’s just all be safe and smart out there and this thing will be over in a few weeks. Something to maybe think about while you are constantly washing your hands…is your jewelry. All Homeowner policies, and Renters policies too, put a limit on what they will pay out for Theft. Generally, just $1000 per item, and $2500 for the entire category. As well, there is no coverage for “mysterious disappearance”, meaning you lost it. Ask us about “scheduling” your jewelry by endorsement on your policy for its full value.  |

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|  | **5 things to remember**  |  |

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|  | 1. **Scheduling** each item so it is insured for its full replacement value.
2. Open Perils: Ensures your customers’ personal property receives coverage against all causes of damage or loss, other than what is specifically excluded.
 | 1. Worldwide coverage: Property is protected anywhere in the world.
 | 1. **Pairs and sets:** In the event a part of a set is lost or damaged, we’ll repair or replace the part or compensate the customer for the entire set if a matching part is unavailable.
2. **In-vault and out-of-vault jewelry:** Offer itemized coverage options for both, which helps your customer save money with lower-cost coverage for your in-vault jewelry.
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Valley Choice Insurance is here for you. Call, text, or email us today with any questions about your jewelry coverage, or any other coverages for that matter. We are here for all your insurance needs.

Visit us at valleychoiceinsurance.com where you can keep up with us on Facebook, Instagram, and read our blog.

Lets be safe out there…