CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-JEWELMAKER-CHK Rev. 09-2026

JEWELRY MAKER & DESIGNER — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for independent jewelry makers, designers, and bench jewelers. Priorities reflect typical exposure for this class; confirm against materials, sales channels, and where work is kept.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Jewelers Block / Inland Marine**	Covers metals, stones, and finished work — at the studio, at shows, in transit, and on consignment.	CORE
☐	**Bailee's Customer Coverage**	Covers customers' stones and heirlooms held for custom work or repair.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers injuries from pieces sold (reactions, breakage) and show or studio visitors.	CORE
☐	**Home-Based Business Coverage**	Needed if the studio is at home — homeowners policies generally exclude business property and liability.	SITUATIONAL
☐	**Business Property (Studio Equipment)**	Covers torches, kilns, lathes, and tools.	PREVALENT
☐	**Cyber Liability**	Covers online shop and customer payment data.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states with employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for jewelry away from the studio and customers' materials in the maker's care. A standard business or homeowners policy often limits jewelry, excludes property at shows or on consignment, and doesn't cover a customer's heirloom stone cracked during setting. A jewelers block or inland marine form with bailee coverage fills those gaps. Product descriptions are the other exposure: the FTC Jewelry Guides require clear disclosure of lab-grown stones, simulants, treatments, and metal content, and misdescription is the basis of most customer disputes.