CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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JEWELRY STORE — 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 retail jewelry stores, watch dealers, and estate jewelers. Priorities reflect typical exposure for this class; confirm against inventory values, security, and services.

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**	Covers owned stock, memo goods, and customers' goods against theft, robbery, and other loss — a standard BOP is not designed for jewelry.	CORE
☐	**Commercial General Liability**	Covers customer injuries in the store, including during robberies.	CORE
☐	**Crime / Employee Dishonesty**	Covers employee theft of merchandise or cash, often excluded from jewelers block.	CORE
☐	**Commercial Property (Building & Fixtures)**	Covers the building, cases, and improvements — including damage from vehicle ramming.	PREVALENT
☐	**Appraiser Errors & Omissions**	Covers claims that an appraisal was inaccurate.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states; covers staff injured in robberies.	CORE
☐	**Business Income**	Replaces income while the store is closed after a robbery or smash-and-grab.	PREVALENT
☐	**Cyber Liability**	Covers online sales and customer financing data.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is the conditions attached to jewelers block coverage. The policy is built around security promises — merchandise in a rated safe overnight, a certified alarm, specific procedures — and a loss that happens outside those conditions can be denied. The risk is rising: Jewelers' Security Alliance counted $144.7 million in losses in 2025, with more violence against staff and vehicle rammings into occupied stores. Stores should confirm their safe rating, alarm certificate, and off-premises limits match what the policy requires, and that employee theft is covered separately.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.