

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A JEWELERS BLOCK

- ☐ **Jewelers block** covering stock against theft, burglary, and damage — on premises, in the safe, in transit, and at shows.
- ☐ Customers' items in my care for repair / appraisal (bailee) covered.

B CRIME & SECURITY

- ☐ **Crime** coverage for robbery, burglary, and employee theft.
- ☐ Safe, alarm, and security controls documented (carriers require them).

C GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for premises.
- ☐ **Property** for fixtures and building.

D CYBER & PEOPLE

- ☐ **Cyber** for customer data and payments.
- ☐ **Workers comp; business income.**

E LIMITS & REVIEW

- ☐ **Umbrella;** reviewed at least annually and as inventory value changes.

F QUESTIONS WORTH ASKING YOUR BROKER

- “Do I have a jewelers block, not just standard retail property/crime?”
- “Does it cover stock in transit, at shows, and in the safe?”
- “Are customers' repair/appraisal items covered (bailee)?”
- “Do my safe, alarm, and controls meet my carrier's requirements?”
- “Does my limit track my current inventory value?”

G 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. 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.