

# INSURANCE FOR RETAIL JEWELLERS

From the jewellery insurance specialists



---

T.H. MARCH

---

INSURANCE BROKERS SINCE 1887

---

# Improve your insurance cover

T.H. March has been arranging insurance for the jewellery trade longer than any other broker in the U.K. We have over 100 years of experience in the business. We have been the Appointed Brokers to the National Association of Goldsmiths in Great Britain and Ireland since 1906 – and we became the Appointed Insurance Brokers for the British Jewellers' Association in 1967.

Our broking expertise allows us to offer you a wide range of insurance products and services and enables us to provide best value cover. We work closely with insurers and underwriters to ensure claims are handled promptly and efficiently.

The cover provided by our policies is being constantly improved. In the 19th Century, Thomas March devised his ideal Jewellers' Block Policy and persuaded a leading insurer to underwrite the cover. We have been upgrading and improving the policy ever since.

## Today, the cover offers the option to include:

- **Stock and goods in trust**
- **Fixtures, fittings and all other contents**
- **Business interruption**
- **Buildings**
- **Pound breach and defective title**
- **Public and employers' liability**
- **Fidelity guarantee – thefts by staff**
- **Professional indemnity**
- **Stress counselling after armed robbery**
- **Personal accident, or Assault cover**

## Stock and goods in trust

The extensive nature of the cover we provide can be seen in our insurance against risks that include:

- **Hold up**
- **Snatch**
- **Sleight of hand**
- **Accidental damage**
- **Unexplained loss or mysterious disappearance**
- **Damage whilst working on stock**
- **Goods on approval or entrusted to you**
- **Cover whilst away from the premises (including in unattended vehicles or private residences)**
- **Theft by staff**
- **Cover for wearing of stock by staff or relatives**
- **Cover under this section is automatically increased during the Christmas period**



## Fixtures, fittings and all other contents

Cover is on a full reinstatement basis, including accidental damage and:

- **Replacement or repairs to safes after jamming of anti-explosive devices**
- **Replacement of locks following loss of keys**
- **Employees tools and personal property on your premises**
- **The cost of replacing business books and documents**
- **Cover for fixtures and fittings away from the premises**

## No need to worry about business interruption

Theft can affect your trade and company profits. Our policy provides cover for this eventuality in addition to the normal cover for business interruption following fire, storm or water damage etc.

The policy also provides cover for denial of access to your premises due to an insured peril. Particularly important if you are in a shopping precinct.

## Beware of stolen goods

Sometimes you may deal in goods that the vendor did not have the legal right to sell. We automatically insure you against such losses up to £5,000. Higher limits are available on application.

## You're legally liable to the public

If you deal with the public you will need insurance for public liability. This protects you from claims for personal injury, illness or damage to their property. This cover also includes liability arising from ear piercing, products sold and poisoning.

## And you're liable to your employees too

Acts of Parliament make you legally liable to pay damages to your employees if they suffer injury or illness as a result of their employment. If you have been negligent we make sure you are fully covered.

## A betrayal of trust

Staff theft can be expensive and unexpected. Our Fidelity Guarantee cover of up to £250,000 will set your mind at rest.

## The danger of assault

Bodily injury as a result of theft or hold up is an occupational hazard for everybody involved in the jewellery trade. We offer cover for you and members of your staff. Full personal accident cover is also available.

## Don't forget your professional indemnity

What if you become legally liable to pay damages because of errors in the valuation of jewellery, gold, silver, watches and objet d'art? Our policy provides an indemnity against such claims.

## Damage whilst working on stock

Our policy provides cover up to £5,000 in total per annum. Higher limits are available on application.

## Cover for stock away from premises

Automatic cover is provided for stock including at a private house, unattended in a car, or entrusted to a third party.

A full copy of the policy wording is available upon request.

**T.H. March offer a wide range of services to the retail jeweller to provide cover for their customers' jewellery. Agency schemes are available for jewellery and household insurance.**

## Other services available include:

- **Personal injury and illness protection**
- **Motor insurance**
- **Travel insurance**
- **House insurance with discounts for retail jewellers**
- **Personal insurance for jewellery and other valuables**
- **Key man and income protection**
- **Legal expenses insurance**

## How else can we help you?

Leading underwriters have authorised members of our staff to carry out security surveys on their behalf. This expertise is passed on to our clients in the form of expert advice on the security of their properties.

As one of our clients, you can take advantage of our 24 hour Helpline that allows you to access expert legal advice and emergency repair services at any time.

Whatever your insurance needs, please make contact with your T.H. March Local Service Centre and take advantage of many years' experience.

**London Head Office:**  
10-12 Ely Place,  
London, EC1N 6RY  
Tel: (020) 7405 0009  
Fax: (020) 7404 4629

**Birmingham:**  
10a Vyse Street, Hockley,  
Birmingham, B18 6LT  
Tel: (0121) 236 9433  
Fax: (0121) 233 4901

**Glasgow:**  
Empire House,  
131 West Nile Street,  
Glasgow, G1 2RX  
Tel: (0141) 332 2848  
Fax: (0141) 332 5370

**Manchester:**  
1st Floor, Paragon House,  
Seymour Grove,  
Manchester, M16 0LN  
Tel: (0161) 877 5271  
Fax: (0161) 877 5288

**Plymouth:**  
Hare Park House,  
Yelverton Business Park,  
Yelverton, Devon, PL20 7LS  
Tel: (01822) 855555  
Fax: (01822) 855566

**Sevenoaks:**  
Sackville House,  
55 Buckhurst Avenue,  
Sevenoaks, Kent, TN13 1LZ  
Tel: (01732) 462886  
Fax: (01732) 462911

**Ireland:**  
PO Box 5, Greystones, Co Wicklow  
Tel: 00 353 1 201 6851  
Fax: 00 353 1 201 6851

[www.thmarch.co.uk](http://www.thmarch.co.uk)  
E-mail: [insurance@thmarch.co.uk](mailto:insurance@thmarch.co.uk)

T.H. March & Co. Ltd. Established 1887

T.H. March is a trading style of T.H. March & Co Limited. Registered in England No. 116175  
T.H. March & Co Limited is authorised and regulated by the Financial Services Authority

**RETAIL/LFT/17.01.08**