



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

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WHOLESALE/LFT/18.01.08

# INSURANCE FOR WHOLESALE & MANUFACTURING JEWELLERS

From the jewellery insurance specialists

## Employers' Liability

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.

## 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. This is standard cover for BJA members and available upon request (at Underwriter's discretion) for non BJA members.

## 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.

## Other services available include:

- Personal injury and illness protection
- Motor insurance
- Travel insurance
- House insurance with discounts for jewellers
- Personal insurance for jewellery and other valuables
- Legal Expenses Insurance
- Keyman and Income Protection

## 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 onto 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 access to legal advice and emergency repair services at any time.



**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 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 expertise allows us to offer you a full range of products and services at attractive premiums to reflect the level of cover. We also strive to offer our customers a claims service that is both efficient and responsive.

In the late 1800's 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 includes:

### Stock and goods in trust

The 'extensive' nature of the cover we provide can be seen in our insurance against a wide range of risks that includes:

- **Hold up**
- **Snatch**
- **Sleight of Hand**
- **Accidental Damage**
- **Unexplained loss or mysterious disappearance**
- **Entrustments**
- **Theft by staff (at the agreement of underwriters)**
- **Cover for the wearing of stock by staff or relatives**

### 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 your premises

Cover can be provided for stock including at a private house, unattended in a car, or entrusted to a third party.

## Contents

Cover is on a full reinstatement basis and includes cover for accidental damage.

Cover additionally includes:

- **Replacement or repairs to safes after the 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**

## Buildings

Cover includes:

- **Landlord's fixtures and fittings**
- **Subsidence, Landslip or Heave can also be included with Underwriter's agreement**

## 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.

## Public Liability

You will need insurance for public liability. This protects you from claims for personal injury, illness or damage to third party property. This policy also includes liability arising from products sold.

