



T.H. MARCH
INSURANCE BROKERS SINCE 1887

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

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T.H. March & Co. Limited 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

PAWN/LFT/09.11

 Celebrating 125 years
in business in 2012

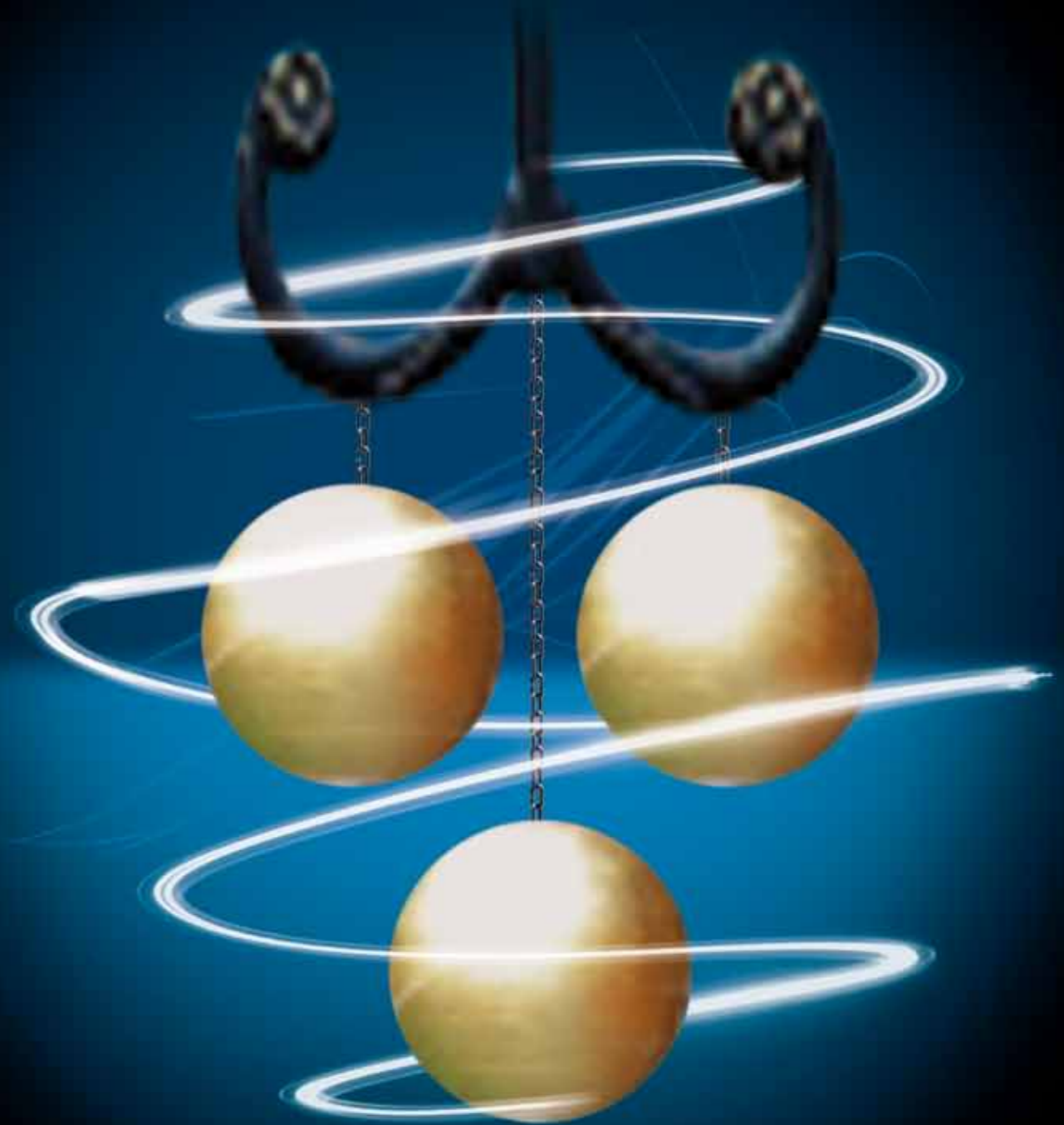


Insurance for Pawnbrokers

From the Jewellery Insurance Specialists



**jewellers'
block**

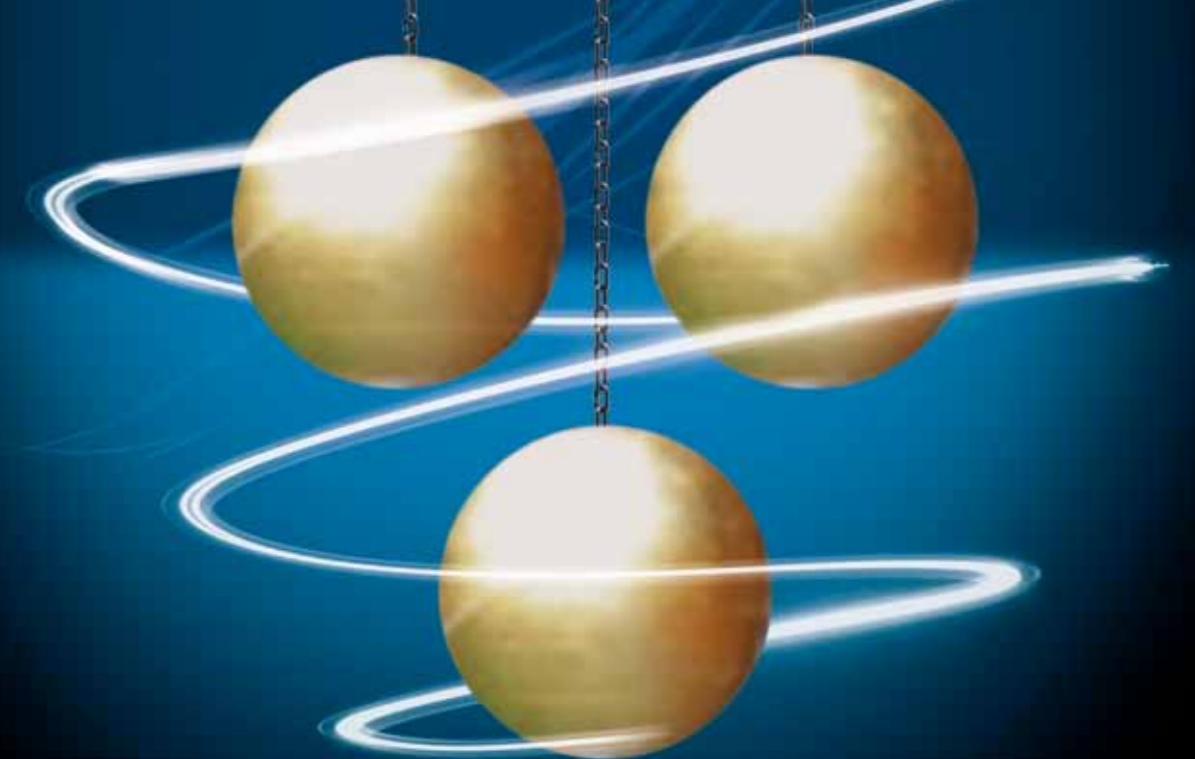


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Improve Your Insurance Cover

T.H. March has been arranging insurance for the jewellery trade longer than any other broker in the UK. We have over 100 years of experience in the business.

We first became the appointed Insurance Brokers to the National Association of Goldsmiths in Great Britain and Ireland in 1906, the British Jewellers Association in 1967 and latterly the National Pawnbrokers Association in 2006.



As Chartered Insurance Brokers 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.

With the ever-increasing demands on the pawnbroker to provide finance to the general public, there is no better time to consider just what implications the pawnbroker could incur in the event of pledged goods not being able to be returned to their owners.

The T.H. March Jewellers' Block Policy can be extended to include all pledged goods, whether current, unredeemed or taken in as buy back. This is not only to protect the pawnbroker but also to include customer compensation, based on a multiple of the loan, for the express benefit of the customer.

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 – theft 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
- Theft by staff
- Cover for wearing of stock by staff or relatives

Pledged Goods, Buy Backs, Customer Compensation and Cheque Cashing

The loan agreement stipulates that the pledged item is not insured whilst in pawn. This policy is designed to protect you for:

- Current Pledges – Loan amount plus lost interest (up to 25%)
- Unredeemed Pledges / Private Treaty – Loan amount plus lost interest (up to 75%)
- Buy Backs – Buy in price plus lost interest (up to 30%)
- Customer Compensation – You can offer your customers compensation based on a multiple of the loan, being one of the following;
 - A sum equal to the amount of the loan
 - A sum equal to twice the amount of the loan
 - A sum equal to three times the amount of the loan. Thus enabling you to maintain your relationship with your customer.
- Cheque Cashing – The cost of reconstituting the cheques in the event of loss or damage.

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 can 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 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.

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

As part of our support to the trade, we can offer a range of services to enable your customers to obtain cover for their jewellery and valuables. Agency schemes are available for both jewellery and household insurance.

Other Services Available Include:

- Personal injury and illness protection
- Travel insurance
- House insurance
- 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 access to expert legal advice and emergency repair services at any time.