



**Reassuringly
Experienced**

TH March



A rich and proud history

Did you know that we've been trusted insurance experts since 1887?

Today, we continue to follow Tommy's example by innovating, growing and diversifying. Commercial, Personal Insurance and Financial Planning divisions are now all part of the TH March Group. Looking ahead, we aim to build on our strengths while celebrating our heritage in our milestone 135th anniversary in 2022.

Arranging insurance for jewellers has been the beating heart of our business ever since. We think Tommy would be proud of what we've achieved.



1887

Tommy March, 18-year-old son of a London Hatton Garden diamond merchant, creates the UK's best known jewellery trade specialist insurance broker.

1905

By 1905, the firm already had 234 accounts, increasing to 619 by 1910.



1920

In the 1920s, the company was expanded, thanks to Frederick Ferraro.



1967

1967 saw the company appointed as insurance brokers to the British Jewellers' Association (BJA), now part of the National Association of Jewellers (NAJ).



1970

In the 1970s, the company grew nationally, with regional offices opening in Plymouth and Birmingham, followed by offices in Manchester and Glasgow in the 1980s. In the 1990s, the regional office in Sevenoaks opened.

2006

In 2006, TH March was appointed as insurance brokers to the National Pawnbrokers Association (NPA)



2011

TH March was one of the first companies to be awarded the prestigious status of Chartered Insurance Broker.

2014

In 2014, we were appointed as insurance brokers to the Company of Master Jewellers (CMJ), the largest jewellery and watch buying group in the UK and Ireland.



2017

2017 brought a fantastic start to our 130th anniversary year when independent customer service assessor Investor in Customers (IIC) awarded us its highest 'Exceptional' 3-star rating.

2021

In 2021, we made a public promise to uphold the highest standards by publishing our Vision, Mission and Values.





A cut above the rest

We take a different approach to customer care. Our ethos of uncompromising quality and genuinely putting the customer first has served us well for 135 years.





You need an insurance broker that upholds the highest ethical and professional standards. After all, insurance is all about trust.

Our promise to you

We have made a public promise to meet the highest standards in everything we do. As a TH March customer you can rest assured that we will uphold our Vision, Mission and Values.

"We have always been transparent with our customers. Our Vision, Mission and Values take that a step further. This is an important moment for TH March because all our customers now know exactly what to expect from us." CEO Neil McFarlane

Integrity and expertise

In 2012, TH March became one of the first 100 UK insurance brokers to achieve chartered status. Awarded by the Chartered Insurance Institute (CII), chartered status represents the highest standards of professionalism and ethics. It's a stamp of approval that customers can look for when choosing an insurance broker.

We go well beyond the CII's requirements for training and qualifications. Each of our directors is a CII Associate or Fellow. We take training seriously because you deserve advice from knowledgeable professionals who really understand your insurance needs.

As a chartered insurance broker, we live and breathe the CII's code of ethics. In the simplest terms, that means we treat people fairly.

"We have always been transparent with our customers. Our Vision, Mission and Values take that a step further. This is an important moment for TH March because all our customers now know exactly what to expect from us."

Neil McFarlane, CEO

VISION & MISSION

Vision

Our vision is to be the leading elite insurance broker of choice, and that we protect and enrich the lives of our customers, employees, partners and business communities.

Mission

We are committed to becoming the trusted expert to all our policyholders: providing specialist advice, helping to manage the risks of everyday life, protecting against the unexpected, and above all giving customers dedicated support during a claim.

VALUES

We look for solutions

We enjoy helping our customers, partners and colleagues find answers and solutions to their requirements or problems and are committed to the customers and trades in which we specialise.

We put customers first

We value customer relationships and listen carefully to understand their insurance requirements

We do the right thing

Acting with honesty and integrity, we are fair and respectful in everything we do

We are a team

We take pride in our accomplishments. We support each other, sharing our knowledge and experiences, always striving to achieve the highest possible standards

Jewellers' Block Insurance – it's at the heart of what we do

Jewellers' Block Insurance is a specialist class of insurance, designed especially for businesses operating in the jewellery trade.

What does it cover?

Our Jewellers' Block Insurance policies include cover for your stock and goods in trust, contents, loss of profits, buildings, pound breach and defective title, public, products and employers' liability, theft by staff, professional indemnity, personal accident or assault cover.

We can also help you with cyber liability and cyber insurance, motor fleet insurance, business travel, employee protection, life and critical illness insurance, as well as other personal insurance policies.

Our policies have been designed especially for retail jewellers, as well as manufacturing and wholesale jewellers, both large and small.

Our specialist products are perfectly tailored to suit your business

Why choose us?

Our broking expertise allows us to offer you a wide range of insurance products and services and enables us to provide the best value cover. We work closely with insurers and underwriters to ensure claims are handled promptly and efficiently. Our specialist products are perfectly tailored to suit your business and we are constantly improving and updating the cover provided by our policies.

- Tailored insurance cover especially designed for the jewellery trade.
- Access to the UK jewellery trade's leading insurance experts.
- A dedicated Account Executive who will visit you and take personal responsibility for overseeing policies to ensure the best protection of your business.
- Peace of mind that you have been advised by a Chartered Insurance Broker.
- Security advice for your premises, together with intelligence and support from joint initiatives set up to help combat crime.
- Experienced, qualified UK-based TH March teams spread across the UK on hand for you when you need them.
- Hassle-free claims process and your own dedicated Claims Manager.
- Access to legal advice.
- Stress counselling should the worst happen and you or your staff are affected by crime such as a hold-up or assault.







March Guard

Peace of mind for your customers
and commission for you

We understand that your priority is to give your customers great service. You also want them to come back to you for jewellery repairs or replacements when making an insurance claim.

That is why we created March Guard: a straightforward point of sale insurance service that benefits you and your customers.

Jewellery insurance on the spot

With March Guard, your customers' purchases are insured before they even leave your shop. Our no fuss scheme provides one or three years' cover on items of jewellery worth up to £5,000 and watches valued up to £1,500.

Simply issue your customers with an insurance certificate when they make a purchase. If you sell online, you can offer the same service via your own website.

Your customers will benefit from a proven insurance solution, enabling them to return to you for any repairs or replacements when making a claim.

4 versions available

1. EPOS till version enabling you to add insurance to your till for all sales
2. eMarch Guard - arrange the insurance online by logging in to our dedicated website
3. "Add to Basket" - jewellery insurance eCommerce Solution
4. Paper-based version, via a simple batch of certificates for you to issue

Earn commission and repeat business

March Guard is a straightforward way of ensuring your customers protect their purchases. With minimal paperwork, you can create your customer's insurance certificate through your own payment system.

But that's not all. Not only will you be adding value for your customers, you will also earn commission on every insurance policy you sell. In the event of a claim, your customer will be sent back to you for replacements and repairs

Contact Lisa Quiterio on 01822 669000 to find out how March Guard can benefit your business.

March Insurance Solutions





We provide protection for your customers' precious items

Your discerning customers deserve the very best. After all, that is why they have chosen to shop with you. With March Insurance Solutions, you can enhance your service to them.

Many of the jewellers who trust us to arrange their own insurances also choose to recommend TH March to their customers. It's a way of showing that extra level of care while also earning commission and customer loyalty.

Peace of mind for your customers

We offer a range of insurances that will enable your customers to insure their jewellery and watches.

When they invest in a precious item, your customers can relax in the knowledge it is protected through the UK's most experienced and trusted jewellery trade insurance broker. Our well-established jewellery insurance is designed to specifically protect your customers' needs.

You also get peace of mind that we will look after your valued customers. We work closely with insurers and underwriters so that claims are handled promptly and efficiently. This is achieved by us having our own dedicated in-house claims team who regularly receive 5 star reviews on Trustpilot.

Added value for you

Whether your customers shop in store or online, you can use one of our referral cards. If your customer then chooses to take out insurance with TH March, you will earn valuable commission. You can also offer to pass on your customers' contact details to us so we can make contact directly.

March Insurance Solutions will help you to nurture customer loyalty. Should a claim arise, we aim, wherever possible, to arrange the repair or replacement with you.

This simple solution helps your customers protect their precious items and shows that you care.

Who suits March Insurance Solutions?

- Retail jewellers with higher average sales per item of around £1,500 (if lower consider March Guard)
- Retailers specialising in higher value watches over £1,500
- Retailers with a higher ratio of part timers as the training needs are minimal
- Retailers catering for customers spending more time overseas

Get in touch with your usual contact at TH March and ask them to set up a March Insurance Solutions Agency for you or call the March Insurance Solutions team on 01822 856 103 to discuss how you can add extra value for your customers.



Personal insurance cover

We'll protect you and the things you love

As specialist brokers to the jewellery trade since 1887 we understand the importance of protecting those things that are most precious to you.

You probably know us as the UK's most experienced and trusted jewellery trade insurance broker, but that's not all we do. Our knowledge spans a broad range of insurance and we are experts at arranging cover for higher value homes and contents, as well as life insurance and private medical insurance.

Home and contents insurance

Every home is different, but for most of us it's our most valuable asset. That's why you need complete confidence in your home insurance cover. At TH March we only work with insurers who share our ethos of putting you first so you get the protection you need.

We can arrange home insurance cover for higher value properties and contents. Your policy could include: We offer the following Private Client Insurance covers:

- Enhanced buildings cover
- Worldwide cover for your personal possessions and valuables
- Fine art, antiques and jewellery cover
- Generous limits for contents in your garden
- Identity fraud cover

Life insurance and critical illness

We offer a range of insurance covers to protect your loved ones should the worst happen, including:

- Life insurance
- Critical illness insurance
- Mortgage protection
- Family income benefit
- Income protection insurance

Talk to our expert advisors to find out which covers are best suited to you and your family.

Private medical insurance

Private medical insurance will give you access to medical treatment, with the freedom to choose who treats you, where and when. Every person is unique so your individual health cover can be tailored to suit your specific needs and budget.

Our experts have carefully researched the market and we work with all the major private medical insurance providers to obtain the most appropriate cover for you. We tailor the private medical insurance cover to fit around your lifestyle so you only pay for the cover you need.







Commercial Insurance

Running a business is risky, so it's vital to have the right policies to protect your firm's assets against unforeseen events or circumstances

Here at TH March, we can help your company manage risks and support you to claim for losses if things go wrong. Choosing the right policies will also give you peace of mind, letting you get on with the job of building your business.

What we can do

With TH March's highly experienced Commercial Insurance Team working on your behalf, you can rest assured that your cover will be designed with you in mind. We can make sure that your premises, income, employees, stock, plant and more are all protected.

Using our knowledge and expertise, we'll work alongside you, getting to know and understand your business, no matter which sector you work in.

Finding what's right for your business

There's a lot to research and understand when it comes to choosing the right insurance for your company's needs. But our expert team is here to help you decide which policies best suit your business and offer the correct protection with flexible insurance products that cover everything from digital threats to workplace injuries and costly legal action.

We can help you with the most common types of business insurance:

- Public liability
- Employers' liability
- Professional Indemnity
- Directors' & Officers'
- Commercial property
- Cyber Insurance
- Commercial vehicle
- Legal expense cover

Working with your budget

Business insurance doesn't have to be expensive. We will put together the right package for you, based on the risks your business faces, how well you can manage them, and what the consequences could be if a setback occurs.

With the right advice and the right cover, you will gain the confidence you need to develop and grow your business. So why not put our expertise at your disposal and call us today.



Financial planning for your business

Protecting your venture, whatever the future brings

You've worked hard to make your business a success. Let us help you protect it. Our financial planning services provide cover for your most important business assets.

Key person insurance

What would happen to your business if one of your valued staff members was unable to work through critical illness or death? And what if that individual held your most important sales contacts, made the most profit or had skills that were vital to crafting your products? Losing someone who plays such a crucial role in your business could be catastrophic.

Key person insurance provides your business with a lump sum or regular payment in the event of that individual's death or critical illness.

Shareholder protection

The loss of a shareholder, particularly if they are a working director, can quickly lead to financial difficulties. With shareholder protection, the remaining shareholders can stay in control of the business if the worst happens.

If a shareholder dies or falls terminally or critically ill, the remaining shareholders will receive a sum of money. This means that, in the event of a valid claim, the policy could pay out an amount sufficient to purchase the deceased or critically ill shareholder's interest in the business.

Business loan protection

If you encounter financial difficulties without having business loan protection, banks may call in loans or reduce overdraft facilities. This would restrict your business's cash flow at a critical time and could even result in the forced sale of assets or the business folding.

Business loan protection provides your business with a lump sum of money so debt can be repaid if you or a key person in your business dies or falls critically ill.

Employee benefits

You may trade in precious jewels, but your staff are probably the most valuable part of your business. That's why we offer an attractive range of employee benefits for you to offer to your staff. It's a way of showing how much you value them and it can make a big difference when it comes to recruiting and retaining the best talent.

These include:

- Health and wellbeing benefits
- Private medical insurance
- Cash plans (money towards glasses, contact lenses, prescription costs and dental (including NHS costs), as well as money to pay for the therapies)
- Protection benefits, including death in service, critical illness and income protection



Safer Gems

Taking a stance
against crime in the
jewellery, antiques
and fine art trades

TH March is proud to play a leading role in an intelligence and crime prevention initiative to tackle the increased threat to the jewellery, pawnbroking, arts and antiques sector.


We launched SaferGems with the National Association of Goldsmiths in 2009. Since then, it has become a vital link between the jewellery industry and the police and is estimated to have prevented 100 crimes in 2020 alone.

Protection for your most valuable items

As a SaferGems member you will:

- Join a network of member businesses that share and receive information that may help to prevent a crime occurring.
- Benefit from information that is coordinated by a specialist independent team, with direct access to police information.
- Receive alerts about crimes happening in your local area.
- Be part of a scheme that has successfully tracked down numerous criminals, leading to convictions and aiding the fight against crime.
- Safer Gems is funded by the jewellery Industry through the National Association of Jewellers and TH March and is hosted by The British Security Industry Association.

For more information on SaferGems please visit:
www.thmarch.co.uk or call our Expert Advice
Team on: 020 7405 0009

A black and white photograph of a woman with short, light-colored hair, wearing a dark V-neck top and a watch. She is holding a thin chain with a small pendant. A large, white, stylized 'M' logo is overlaid on the image, partially obscuring the woman's face and torso.

“The SaferGems initiative has been in operation for over 11 years and during that time has played a part in the prevention of millions of pounds worth of goods being stolen, together with the conviction of hundreds of criminals.”

Mike Reddington, Chief Executive British Security Industry Association





The industries favourite insurer since 1887

Jewellery insurance: it's in our DNA

Thousands of jewellers put their trust in TH March and the insurances we provide. As appointed brokers to the UK jewellery industry's leading trade associations and buying groups, we are proud to be the industry's favourite.

We understand and value your individuality. That means we can arrange well-researched insurance solutions tailored to your specific needs. We want to spend time talking to you, listening to your concerns and offering advice and we will be there for you throughout your relationship with us. We have many jewellers who have insured with us for over 40 years.

Insurance for jewellers and allied trades

Our Jewellers' Block policies are specifically tailored to the jewellery industry. We offer a variety of insurances to suit the diverse needs of retail jewellers and all other sectors of the trade.

Commercial insurance

We provide cover for premises, stock, income and assets, public and employers' liability and much more.

Security advice

We can visit your business premises or your home to offer advice on security in relation to insurance.

Insurance for your customers

We offer insurance for jewellers' customers. These products earn you commission and bring your customers back for repairs or replacements.

Personal policies

Our wide range of personal insurances cover not only home and possessions but also protect individuals and their families. We also offer health and income protection policies.



Our Network

We are a national company with a local presence. We have six regional offices and our existing network covers the whole of the UK and Ireland.

Contact

London	020 7405 0009
Sevenoaks	01732 462 886
Plymouth	01822 855 555
Birmingham	0121 236 9433
Manchester	0161 877 5271
Glasgow	0141 332 2848





**Since 1887 our business has been all about
yours. We offer you authoritative and
industry focused knowledge with
unrivalled continuity of service.**

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

SEVENOAKS

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find out
more on our
website:
thmarch.co.uk

