



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

Tel: (01732) 462886

Tel: (020) 7405 0009

BIRMINGHAM Tel: (0121) 236 9433

GLASGOW Tel: (0141) 332 2848 MANCHESTER Tel: (0161) 877 5271

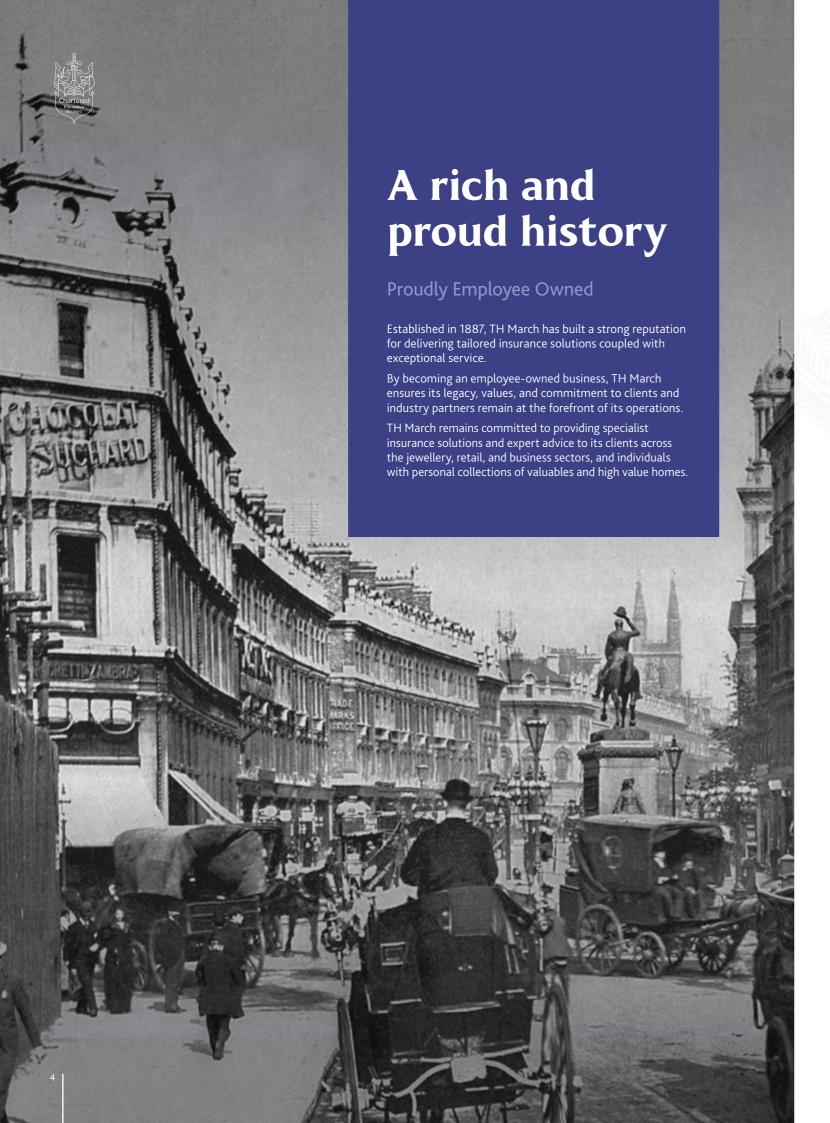
PLYMOUTH

Tel: (01822) 855555



FIND OUT MORE

Registered in England No 116175.
T.H. March and Co. Limited is authorised and regulated by the Financial Conduct Authority.





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



In 1967, the company became insurance brokers for the British Jewellers' Association, now part of the NAJ



2006

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



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.



2021

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



2025

In 2025 TH March became an Employee Ownership Trust.



At 18, Tommy March, son of a Hatton Garden diamond merchant, founded the UK's leading jewellery trade insurance broker.



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



In the 1970s, the company expanded nationally with offices in Plymouth and Birmingham, followed by Manchester and Glasgow in the 1980s, and Sevenoaks in the 1990s.



2011

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



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.



2022 was a celebration of our 135th anniversary year marked with a cross channel campaign and a specially commissioned film charting the origins of T H March.









## TH March: Proud to be Employee Owned

A Business Where Everyone Has a Stake in Your Success

At TH March, we believe in putting people first – our customers, our community, and our team. That's why we're proud to be an Employee Ownership Trust (EOT). This means that the company is owned by a trust on behalf of all employees, giving each team member a real stake in the business and a shared commitment to its success. Being an employee-owned business means that every team member, from our newest recruits to our longest-serving colleagues, has a voice and a vested interest in how we operate and grow. It's a powerful model that encourages longterm thinking, strengthens accountability, and fosters a collaborative culture rooted in shared purpose and mutual success.

#### Why It Matters to You

For our clients and partners, employee ownership translates to:

- Deeper Commitment Our people care about the business because they're part of it. You'll see that pride reflected in every interaction.
- Consistent Service With low staff turnover and a strong team culture, you benefit from trusted, long-term relationships.
- Sustainable Values Employee ownership supports a future-focused, values-led approach – ideal for ethical, responsible business.

#### Built on Trust, Driven by People

With a heritage dating back to 1887, TH March has always been guided by strong principles and a deep understanding of our clients' needs. Becoming an EOT is a natural evolution and one that ensures the continuity of our service, preserves our independence, and aligns our business success with the wellbeing of our people.

#### Discover the TH March Difference

Whether you're a customer, a supplier, or someone looking to build a career with meaning, we invite you to experience the unique benefits of working with an employee-owned business. At TH March, we're proud to be shaping a business where success is shared, and where every voice helps shape our tomorrow.



FIND OUT MORE



## **Employer Supported Volunteering (ESV)**

In January 2023 we launched our Employer Supported Volunteering Scheme.

Employer supported volunteering (ESV) gives employees at TH March Group the opportunity to volunteer during working hours and contribute their time to make a positive difference within our local communities.

Individual volunteering can cover several activities and does not necessarily need to be related to an employee's current role or skills; this can be a chance to try something new.

Alternatively, employees may want to put their expertise to help those who may not usually have access to specialist skills.

Staff are allocated one day (paid) per year (Jan-Dec) to volunteer. It can be taken as one full day or two half days.

#### Benefits to volunteers

- Personal achievement and satisfaction from giving back to the community.
- Develops personal skills and enhances professional
   development
- Increases staff pride in TH March Group.
- Opportunity to have a fun day out of the office.
- · Generates a 'feel good factor'.
- Builds and strengthens relationships and provides networking opportunities.
- Boosts confidence.
- Increases social health and wellbeing.



#### Benefits to the community

- Employee volunteers contribute time, skills and enthusiasm to get things done.
- Helps resource-scarce organisations deliver their services to the benefit of the community.
- Improves the lives of individuals within the community.
- The development of robust and resilient societies.

#### Why TH March Group supports ESV

- Builds relationships with the wider community.
- Enhances employee skills and develops teams.
- Volunteering drives collaboration and inclusion and broadens employees' horizons as they work with people from diverse backgrounds and sectors.
- Acts towards our goals to be a socially responsible organisation.
- Strengthens our local reputation and creates positive brand awareness.







## 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 over 138 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.

"The ethos we have set out – of uncompromising quality and genuinely putting the customer first – is not new but we have encapsulated our unique approach and made a public promise to customers to treat them in a particular way.

"We have always been transparent with our customers. Our Vision, Mission and Values take that a step further because all our customers now know exactly what to expect from us." Simon Dawe, Managing Director

#### 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 because all our customers now know exactly what to expect from us."

Simon Dawe, Managing Director

#### 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 communities.

#### Mission

We are committed to being your trusted insurance and risk expert, giving you dedicated support during claims, helping to protect what's precious to you, and protecting the world around us through our sustainability promises.

#### VALUES

## We put customers first

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

### We do the right thing

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

### 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 are a team

Colleagues feel valued, connected and respected. 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.

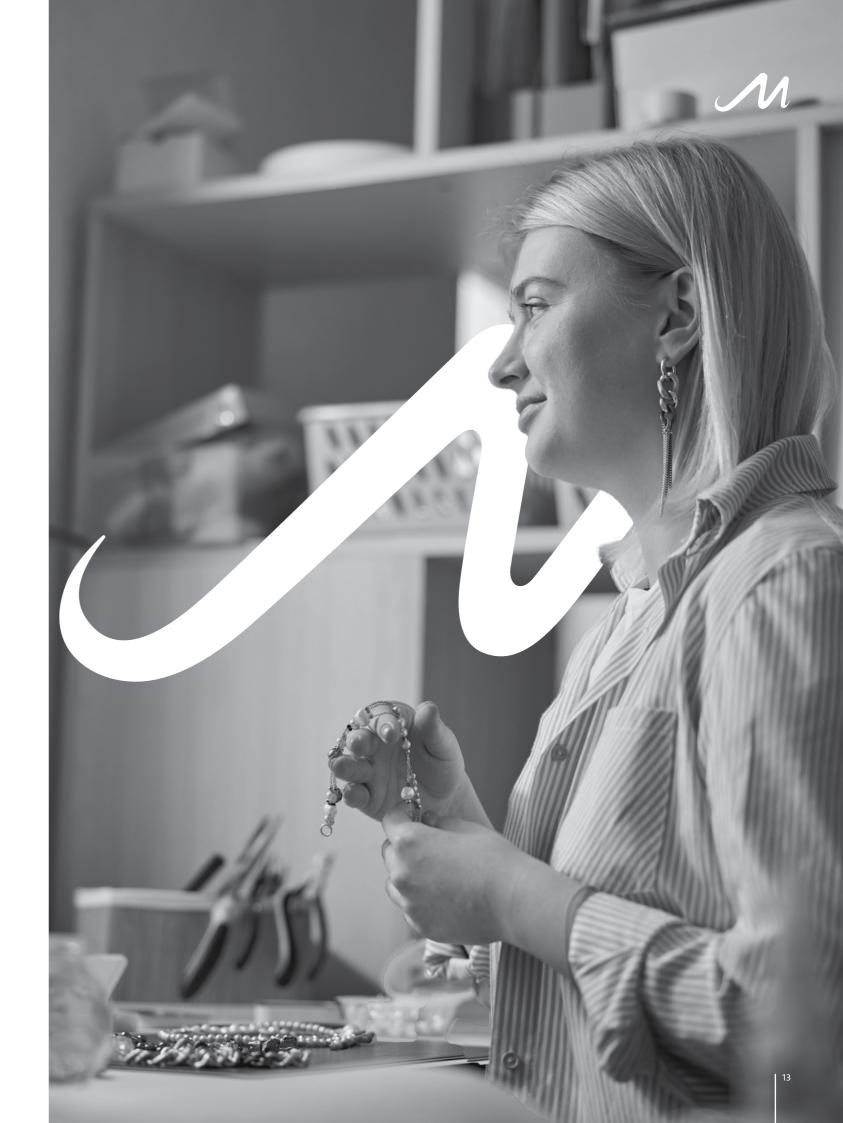
## Our specialist products are perfectly tailored to suit your busines



#### 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. 3.

#### Jewellery insurance on the spot

With March Guard, your customers' purchases are insured before they even leave your shop. Our no fuss scheme offers 1 or 3 years of cover on items of jewellery and watches up to £7,500 in total. Single articles are limited to a maximum of £7,500 per item or watches up to £2,500 in value.

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.

#### 3 versions available

- 1. EPOS till version enabling you to add insurance to your till for all sales
- eMarch Guard arrange the insurance online by logging in to our dedicated website
- 3. "Add to Basket" jewellery insurance eCommerce Solution

#### 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.

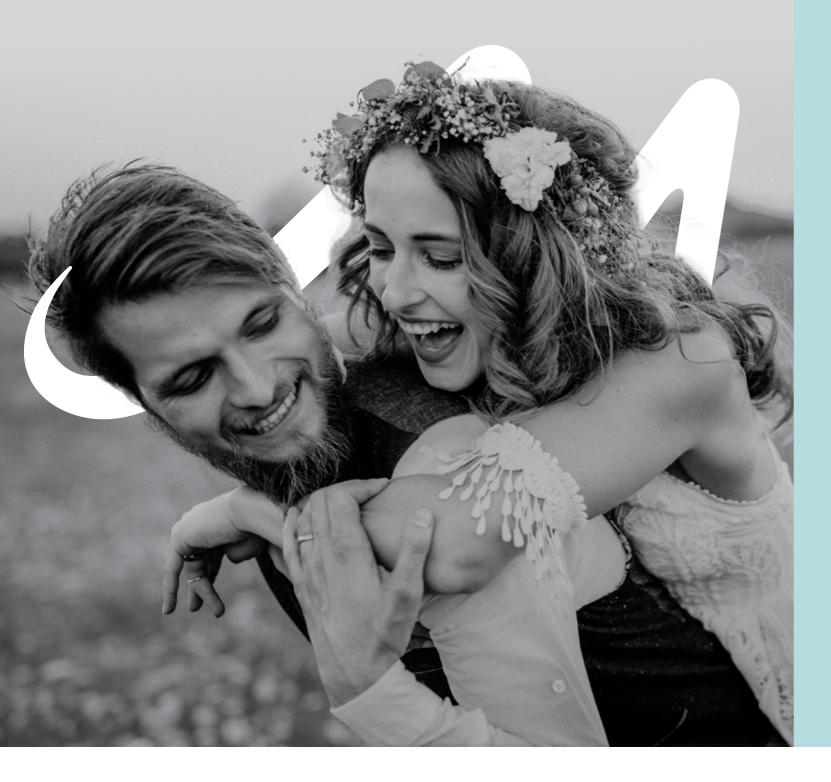


FIND OUT MORE





### **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 inhouse claims team who regularly receive 5 star reviews on reviews on public review platforms like Reviews.io.

#### 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.



FIND OUT MORE

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## 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, numerous collectible items and private collections, 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 the 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.









## **Business protection**

#### Protecting your venture, whatever the future brings

You've worked hard to make your business a success. Let us help you protect it.

#### 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



**FIND OUT MORE** 

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## **Safer Gems**

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

SaferGems is a UK initiative against crime in the Jewellery, Pawnbroker, Arts and Antiques industry.

It was introduced in 2009 following a concern about the increase in crime committed against the jewellery industry. It is intended to collate attacks, suspicious incidents and intelligence in relation to jewellery crime around the whole of the UK.

It is funded by the jewellery Industry through the National Association of Jewellers and TH March Insurance Brokers and is hosted by The British Security Industry Association.

#### A specialist independent team

Co-ordinated by a specialist independent team who have direct access to police intelligence, the SaferGems initiative facilitates the sharing of vital information received from SaferGems scheme members and the police to alert members across the UK to the possibility of crime in their geographical area.

- Members receive (and share) vital information that may help to prevent a crime occurring
- All information is co-ordinated by an independent SaferGems team
- The scheme has been successful in tracking down numerous criminals, has resulted in convictions and is helping in the fight against crime.

Contact the SaferGems team. Telephone 01905 342 051 or email intel@safergems.org.uk



FIND OUT MORE







# 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.





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