

WHOLESALE & MANUFACTURING JEWELLERS INSURANCE

Protect your business with the best in the business

T.H. March has been arranging insurance for the jewellery trade longer than any other broker in the UK, our specialist products are perfectly tailored to suit your business.



Insurance for Wholesale & Manufacturing Jewellers

We have been arranging insurance for the jewellery trade longer than any other broker in the UK. We have over 138 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 (who have now formed as the National Association of Jewellers) and latterly the National Pawnbrokers Association in 2006.

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 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
- 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

Damage whilst working on stock

Our policy provides cover up to £5,000 per annum in total

Higher limits available upon request.

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.

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 premises



**visit our
website or call
01822 855555
for more
advice**

Buildings

Cover includes

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

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. 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 person and income protection
- Legal expenses insurance
- Cyber Insurance

How else can we help you?

At T H March, trust is at the heart of everything we do. As an Employee Ownership Trust, our people are invested in your success, always putting your needs first. With over 138 years of experience, we are the UK's leading insurance broker for the jewellery trade, delivering protection you can depend on. From six offices nationwide, we provide specialist solutions to give you peace of mind and confidence that your business is secure.

SEVENOAKS

Tel: (01732) 462886

BIRMINGHAM

Tel: (0121) 236 9433

MANCHESTER

Tel: (0161) 877 5271

LONDON

Tel: (020) 7405 0009

GLASGOW

Tel: (0141) 332 2848

PLYMOUTH

Tel: (01822) 855555

**Whatever
your insurance
needs, contact
your local service
centre experts
for help.**



CONTACT US