RETAIL JEWELLER S 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.

Improve your insurance cover

visit our website or call 01822 855555 for more advice

T.H. March has 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 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.

The cover provided by our policies is being constantly improved. In the 19th Century, 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
- 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 inour 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 (including in unattended vehicles or private residences)
- Theft by staff
- Cover for wearing of stock by staff or relatives
- Cover under this section is automatically increased during your seasonal period

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?

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

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Insurance Since 1887

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