

# Five Ways to Protect Your Jewelry and Valuables

(StatePoint) – From engagement rings to family heirlooms, your jewelry and other valuables are timeless and important. Luckily, there are steps you can take to help keep these items safe.

Insurance experts from Travelers have put together the following tips to help you protect your most treasured possessions:

- **Insure Your Engagement Ring Immediately**

Engagement rings hold great sentimental and monetary value, but many individuals don't think to cover them under an insurance policy. Valuable items policies, such as a personal articles floater (PAF), insure individual pieces that have a value that may exceed the limits of your homeowners policy.

Travelers also offers the option to insure the engagement ring at the same time you insure your wedding. You can learn more about the option by visiting [protectmywedding.com](http://protectmywedding.com).

- **Store Your Jewelry in Unlikely Places**

Burglars often know exactly where to look for jewelry and other valuables. Storing your most prized pieces in uncommon spaces, such as a bookshelf or your bathroom, can definitely add an extra layer of protection.

- **Use Safe Cleaning Methods**

Many people are surprised to hear that warm water and dish soap are among the best methods for keeping jewelry clean. Harsher methods, such as ultrasonic cleaners, can damage certain stones.

- **Monitor Extreme Temperature and Light Exposure**

Light and heat can affect the color of gemstones and metals. Extreme temperatures can also damage clasps, making it easier for stones to fall out of beloved pieces.

- **Homeowners Insurance Policy**

Spend some time getting to know



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▲ Timeless and important valuables deserve to be safe and sound in your home.

your homeowners insurance. While it covers your home and its contents, typical policies only cover up to \$1,500 of jewelry.

If your jewelry has a higher value than that, it's worth considering an additional policy, such as a PAF or the Valuable Items Plus program from Travelers, both of which provide coverage for items of higher value.

You can ask your insurance agent or carrier about other policy options, includ-

ing what their limits are and how to add them to your overall insurance program.

It may be hard to imagine the theft or loss of your most valuable possessions, but these things happen, and that's why it's important to take steps to protect your jewelry.

With customizable insurance options and care, you can help make sure your jewelry survives each day.

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