



CLIENTS SHOULD NOTE THAT THE INSURANCE COMPANY'S ACTUAL COST OF REPLACEMENT IS LIKELY TO BE CONSIDERABLY LOWER THAN THE RETAIL REPLACEMENT VALUE STATED IN THIS APPRAISAL. THIS COULD RESULT IN A CASH SETTLEMENT THAT IS BELOW THE STATED VALUE

QUESTIONS CUSTOMERS SHOULD ASK THEIR INSURANCE AGENT

1. *Is an appraisal for full coverage?*
2. *What is the difference between scheduled coverage and unscheduled coverage?*
3. *Is there a deductible? If so, how much? Do I have the option to increase the deductible and thus lower my premium?*
4. *Is my policy all-risk (par loss, damage, disappearance)?*
5. *Am I still covered if there is negligence or carelessness involved?*
6. *Is the item covered if lost, stolen or damaged while in the possession of others?*
7. *If there is a loss, do I have a choice of a full cash-out or will I have to accept less?*
8. *Can I go to whomever I wish for replacement?*
9. *If a loss has been replaced through the insurance company source, will I be allowed to verify proper replacement by an independent firm or accredited appraiser?*
10. *Are there geographical limitations to coverage?*
11. *How much will it cost per thousand for full coverage?*
12. *Is depreciation ever imposed (to what and how is it computed)?*
13. *Am I limited to the appraised replacement cost should there be a sizable increase in value?*
14. *If there is damage to a piece, can I replace it or will I be limited to repair?*
15. *What if the lost is irreplaceable, like an antique?*
16. *Are there any security precautions required, if not, would there be a premium savings if special precautions were taken, i.e. the items were kept in a home safe or in a bank vault when not worn?*
17. *What proof is needed to justify a claim?*
18. *Are there different kinds of jewelry insurance?*
19. *Are there any exclusions?*
20. *What is the pair and set clause? Will the insurance cover an additional amount for matching a missing item in a set if it has not been computed or stated?*
21. *What types of property are covered?*
22. *Will you show me the actual language in the policy which addresses each concern I have addressed?*