



Lavalier

Berkley Asset Protection

Lavalier Personal Jewelry Insurance

*Your trusted partner
for protecting your
customers' treasures.*

A JEWELER'S GUIDE

Getting started is easy!

Step 1: Complete a partner registration form at www.lavalier.com/partner, then submit your signed jeweler agreement and logo.

Step 2: Once your registration is accepted, Lavalier will create a co-branded landing page (Lavalier.com/YourJewelryBrand) where your customers can obtain quick quotes, submit applications and receive complete policy quotes.

Lavalier will send you brochures and co-branded referral cards for your customers. All applications are completed online, so there are no paper applications to worry about.

Step 3: You distribute the Lavalier brochures and your co-branded referral cards to all of your customers.

Remember, you are not an insurance agent. If your customer asks insurance questions, just refer them to the website or our customer-service team. Our website provides easy-to-understand information about insuring with Lavalier.

REFERRAL FEE: Lavalier pays you a one-time \$15 referral fee for each customer who completes an application on your Lavalier co-branded landing page. Referral fees are paid quarterly.

CLAIMS: In the event of a claim, Lavalier refers your customer back to you for repair or replacement. We pay your store 1) all repair and replacement costs; 2) PLUS a percentage for handling the repair or replacement. (See the separate claims payment schedule.)

Jewelry Value	Percentage for Repair or Replacement
\$0 - \$4,000	57.5%
\$4,001 - \$6,000	42.5%
\$6,001 - \$10,000	34.0%
\$10,000 - \$20,000	25.0%
\$20,000+	24.0%

Lavalier Personal Jewelry Insurance.
An easy choice for you and your customers!

Why jewelry insurance is important for your customers.

No one plans to lose or damage a treasured jewelry item. But accidents happen – and *you* can be the hero by offering your customers information about Lavalier Personal Jewelry Insurance.

Most engagement and bridal customers are part of the millennial generation:

- 75% don't own a home
- 66% don't have renter's insurance
- Increasingly, they jump at unbundled policies to "save 15% or more in 15 minutes" which may exclude coverage for jewelry

More established customers understand that a jewelry claim could impact their homeowner's or renter's coverage. By removing jewelry from a homeowner's or renter's policy, your customers protect their insurability and avoid a related increase in premium should a loss occur.



*Today's jewelry owners need
jewelry-specific insurance.*

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

Jewelry is lost/stolen more often than other property.

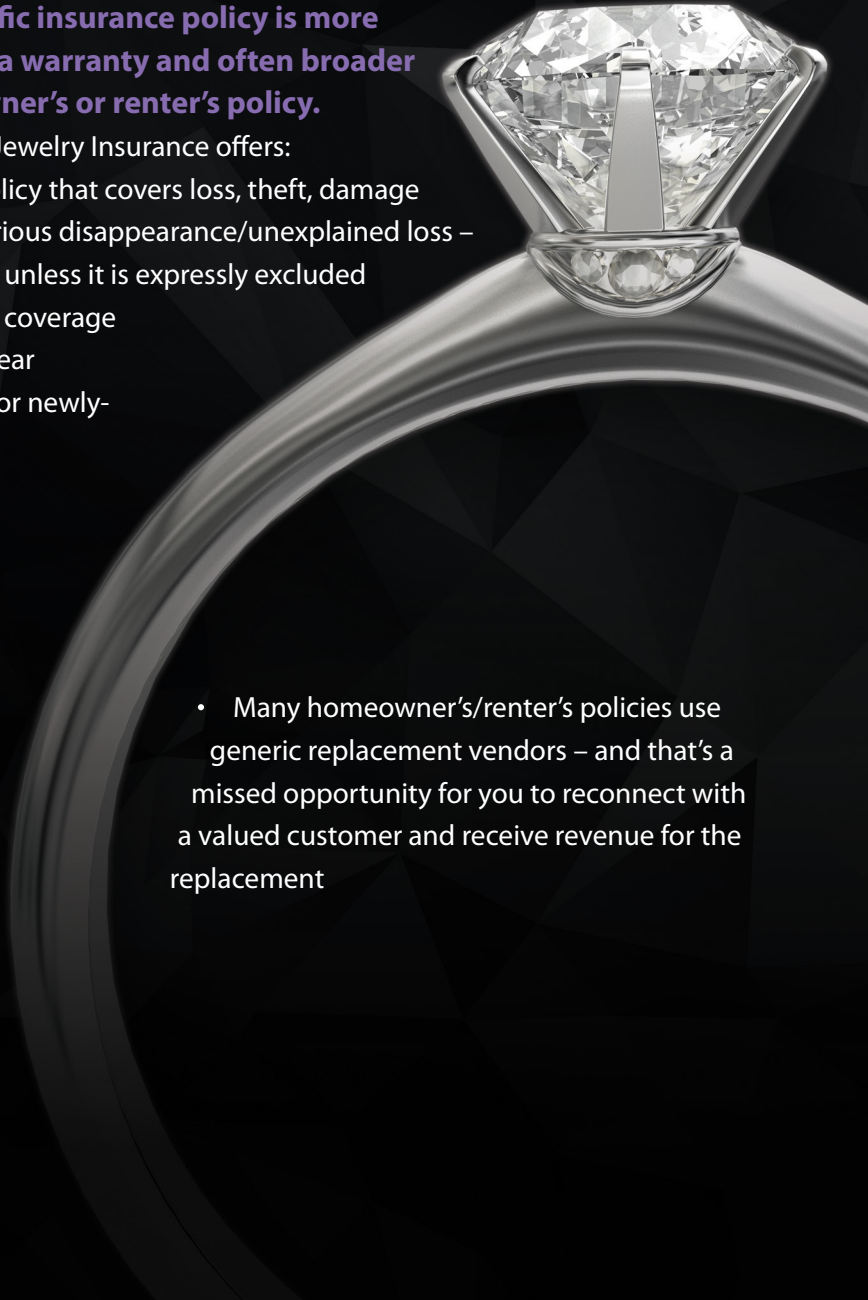
- An engagement ring is often the single, most valuable (financially, not to mention emotionally) personal property a couple owns
- Jewelry is the largest category of lost/stolen/damaged personal property

A jewelry-specific insurance policy is more extensive than a warranty and often broader than a homeowner's or renter's policy.

Lavalier Personal Jewelry Insurance offers:

- "All risk" policy that covers loss, theft, damage and mysterious disappearance/unexplained loss – everything unless it is expressly excluded
- Worldwide coverage
- Wear and tear
- Coverage for newly-purchased jewelry

- Many homeowner's/renter's policies use generic replacement vendors – and that's a missed opportunity for you to reconnect with a valued customer and receive revenue for the replacement



Why Lavalier Personal Jewelry Insurance is a win for you and your customers.

In a loss situation, your customers can rest assured that their jewelry will be repaired or replaced with like kind and quality by you, their preferred jeweler.

- A co-branded landing page for obtaining quotes and applying for coverage ensures your clients remain connected with you
- Your clients benefit from favorable insurance rates, excellent coverage and industry-admired customer service
- The cost of insurance is a small percentage of the cost of the piece or collection
- You benefit from claims payments for covered losses
- You provide a value-added suggestion to protect your customers' special purchase
- You receive a \$15 referral fee for each customer who completes an online application

Your customers can wear their exquisite jewelry with peace of mind. Whether on their honeymoon or at home, their jewelry is protected from loss, theft, damage and almost anything else that might happen to it.



Lavalier



Lavalier
Berkley Asset Protection



Protect what matters most.

CONTACT US

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HOURS (all times CST):

Monday-Friday: 8am to 6pm

Saturday: 8am to 11am

Sunday: Closed

Lavalier Insurance Services, LLC

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