

Gem Of An Idea

Caring For And Protecting Your Jewelry

(NAPSA)—Next to your car and your house, jewelry can be one of your most valuable assets. According to a recent study by Jewelers Mutual Insurance Company, the average engagement ring is valued at over \$2,500.

Since the delicate nature of jewelry makes it susceptible to damage, proper cleaning and caring for your jewelry is one of the best ways to prolong its life and ensure its worth.

“Not only does cleaning your jewelry on a regular basis keep it looking great, but it is also a smart way to see if your rings or gemstones have been damaged,” says Amy Helein, graduate gemologist (GIA), certified gemologist appraiser (AGS) from Jewelers Mutual.

Helein offers a few tips to keep jewelry looking great all year:

- Clean your jewelry frequently to avoid dirt buildup, which may hasten wear.

- Never clean your jewelry over the sink. Tiny pieces of jewelry can fall down the drain before you blink.

- Don't use toothpaste to clean your jewelry. It is a common misconception, but toothpaste has abrasives that can scratch metal and stone.

- For diamonds, do use ammonia-based cleaner or rubbing alcohol and gently scrub with a soft toothbrush; dry with a soft, clean cloth.

- If you buy jewelry cleaner, mind the product label. Some are just for diamonds, others for silver, opals and emeralds.



The average engagement ring is worth \$2,500. Cleaning and caring for it can help ensure its worth.

- When in doubt, use warm water and a soft-bristle toothbrush.

- With necklaces that contain a string, like a strand of pearls, use a damp cloth to wipe dirt off. Getting the string wet can cause it to stretch out and weaken.

- When not wearing your jewelry, place each item in a separate soft compartment or container. If cluttered together, jewelry can become scratched.

- Have a jeweler clean and inspect your most-often-worn jewelry at least annually, looking for loose settings, faulty links and worn prongs.

- During yearly inspections, have your jeweler check the current value of your jewelry to make sure you have adequate insurance coverage in the event of loss or damage.

- If you don't have insurance, compare coverage of homeowners insurance with stand-alone, jewelry-specific policies and make sure your ring is protected.

Visit www.insureyourjewelry.com for a free, no-obligation quote today.