



# Your Money

## Tips On Keeping Your Jewelry Safe When Traveling

(NAPSA)—Whether you're traveling with your own jewelry or giving it as a holiday gift, a growing number of analysts now say jewelry insurance could be worth its weight in gold.

In fact, when jewelry is reported missing, the top reasons given include "I lost it at a hotel" and "I lost it while traveling."

Jewelry insurance can cover pieces from wedding and engagement rings to heirloom necklaces that are lost, damaged or stolen, and it can cost less than you might expect. You can apply for the insurance online or through a jeweler, and certain homeowners insurance plans may cover jewelry, though they often cover only a small amount unless you purchase a separate rider to cover your favorite pieces and gifts.

That's why many people instead opt to work with specialty insurance providers such as Jewelers Mutual, the nation's only insurer to specialize in jewelry. You can visit the company's Web site at [www.insureyourjewelry.com](http://www.insureyourjewelry.com) to get a free quote and access an online calculator to determine how much coverage you might need. The company, which was founded in 1913, also offers these tips for safeguarding jewelry when you travel:

- Only bring what you wear every day.



**Jewelry insurance can cover favorite pieces lost during holiday travels.**

- Consider wearing faux pieces when you travel, but remember that even faux pieces may make you a target for theft.

- Never leave jewelry in your luggage to be transported by airlines, cruise lines or other public transportation.

- Store unworn jewelry in the hotel's safe deposit box, not the safe located in your room.

- When swimming, fingers constrict, making it more likely your ring will fall off. Rather than risk losing it, leave your ring in the hotel's safe deposit box.

- Insure your jewelry to assure that you can replace it if it is lost, stolen or damaged.

For more tips and information on jewelry insurance, visit [www.insureyourjewelry.com](http://www.insureyourjewelry.com) or call (800) 558-6411.