



Protecting your jewelry

At Nationwide Private Client, we know the last thing you want to happen is to lose a cherished item in your jewelry collection or to have one stolen from you — especially if it's a sentimental family heirloom. According to the Enservio Contents Claims Index, jewelry exceeded electronics as the top item cited in property insurance claims in 2012.¹

We offer the following tips to help you protect your prized possessions:

Keep your collection safe

- Keep your home secure. Make sure your home has good quality doors, windows and locks. Consider a home security system that is monitored by an alarm company.
- Store your jewelry in a secure location, e.g., a home safe or a bank safety deposit box.
- Take a regular inventory of your jewelry. It can be very useful if you have to file a claim. Keep a list of your jewelry, and take photos or video of each item in your collection.
- Get an appraisal to establish or confirm the value of your pieces.
- Consider routine inspections, as wearing jewelry every day can lead to wear on the prongs and loss of stones and gems.
- If you notice a loose prong or stone, take it to a jeweler immediately.
- Remove jewelry before entering the pool or spa, playing sports, performing manual tasks, showering,

exercising, cleaning or cooking, or any activity where the jewelry could be damaged.

- Check your watch clasps periodically to prevent accidental loss.
- Insure your jewelry. Consult with your independent insurance agent to determine whether or not you would benefit from a personal collections policy from Nationwide Private Client.

Protect your jewelry while you travel

- Keep your jewelry items with you and not in your luggage or the hotel room.
- Keep your jewelry in the hotel safe when not being worn.
- Use a fabric or leather travel case to protect your favorite pieces.
- Make sure a neighbor picks up your newspapers and mail while you are away. Consider putting lights or a television on a timer system so it appears that someone is home.

Cleaning your jewelry

- Clean your jewelry on a regular basis.
- Purchase cleaning solution from a jeweler or use warm water.
- Polish silver or gold with a jewelry polishing cloth.
- Never clean jewelry that is damaged since it can worsen the problem. Set aside and repair as soon as possible.
- Rinse diamonds in warm water and a mild dish soap.



Use a soft new toothbrush to remove any dirt. Be gentle. Dry with a lint-free soft cloth or polishing cloth. Stay clear of chlorine bleach or abrasives.

Additional resources²

- artigem.com provides jewelry appraisal services at a discounted rate for Nationwide Private Client policyholders.

If you have any questions, please contact your agent or Nationwide Private Client Risk Solutions professional. For more information on how you can help prevent losses, visit nationwide.com/solutionseries.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family.

¹Items are ranked by dollar value as a percentage of total claims filed with insurance companies in 2012.
enservio.com/resources/contents-claims-index

²Nationwide Private Client does not provide these services. This bulletin identifying certain third party vendors is provided to assist you. The provision of the vendor information contained in this bulletin is not a guarantee or warranty of the noted vendors' services, nor does it come with any assurance by Nationwide Private Client of quality, safety or fitness for use. Reference in this tool to any specific commercial product or service, or the use of any trade name or corporation name is for the information and convenience of Nationwide Private Client customers, and does not constitute endorsement, recommendation or favoring by Nationwide Private Client.

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