

**JIBNA's**  
**Affinity Jewelry Appraisers and Appraiser-Agents**  
**Professional Liability Coverage**

*Available to all jewelry appraisers and appraiser-agents*

**POLICY FEATURES**

- Coverage on a **PAY ON BEHALF** and **DUTY TO DEFEND** basis—insurance company provides defense and pays damages and expenses
- **CONSENT TO SETTLE**—insurance company will not settle with a claimant without insured's agreement
- **CLAIMS EXPENSES** includes reasonable requests for **LOSS OF EARNINGS** and **SALARIES COMPENSATION** expenses
- Definition of **PROFESSIONAL SERVICES** has been **TAILORED** to meet the needs of appraisers and appraiser-agents
- Insured's **CHOICE OF DEFENSE COUNSEL** considered
- Past and present **EMPLOYEES** and **INDEPENDENT CONTRACTORS** are covered
- Coverage for Errors & Omissions committed **ANYWHERE IN THE WORLD** as long as claims are made in the USA or Canada
- Sub limit of \$25,000 for defending insurance-related **REGULATORY** or **ADMINISTRATIVE** actions which are not subject to deductible
- **FREE** unlimited and confidential **RISK MANAGEMENT** hotline staffed by knowledgeable legal professionals

**Two Coverage Options**

APPLICANT DESIGNATION	LIMIT OF LIABILITY	DEDUCTIBLE	TOTAL DUE
CIA DESIGNATED APPRAISER	\$500,000/\$500,000	\$2,500	\$299.00
NON-CIA DESIGNATED APPRAISER	\$500,000/\$500,000	\$2,500	\$399.00