

JIBNA's
Marketing Guide
for Appraiser Agents



JIBNA PERSONAL JEWELRY INSURANCE
JEWELRY INSURANCE BROKERS OF NORTH AMERICA

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About this Guide

This Guide isn't about selling insurance. And it's certainly not about appraising jewelry. It's about **MARKETING**—marketing your business as both a jewelry appraiser and a jewelry insurance agent. You have a rare combination of services to offer, and you need to *spread the word*. This Guide, along with JIBNA's wide range of marketing support materials created specifically for Appraiser-Agents, will help you do just that.

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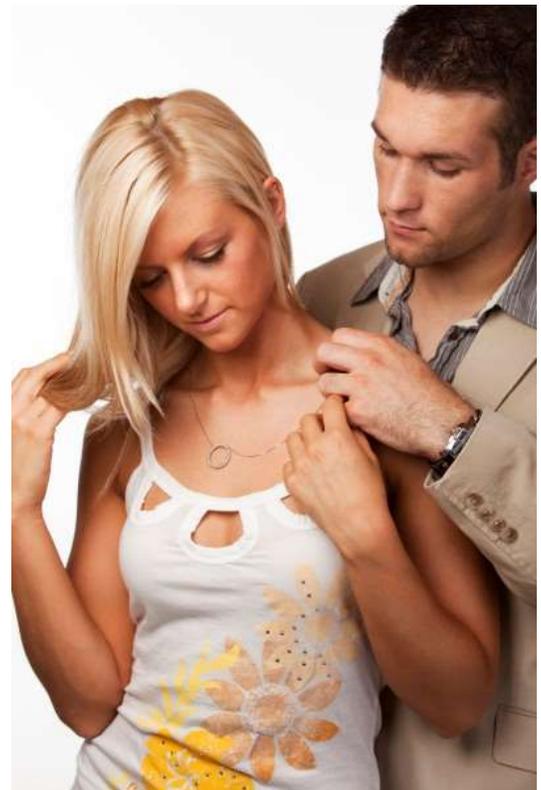
1

Your double expertise – a distinct advantage

Appraising and offering jewelry insurance policies are extremely compatible professions. They position you as your clients' jewelry expert, helping them understand, care for and protect their valuable possessions.

As an experienced appraiser, you know that jewelry occupies a distinctive place in people's lives. Because jewelry often has such sentimental value and psychological importance, people can be very attached to it—much more so than to a car or home. Many buyers perceive their jewelry as unique and irreplaceable. Jewelry often represents milestones in people's lives, and they cherish it for its emotional importance as well as its monetary value.

As a gemologist, you do more for your clients than write an accurate appraisal. You can discuss the jewelry, explain how gems are valued, guide clients in understanding the marketplace, and counsel them in how to care for their jewelry.



As an agent for JIBNA, you can explain how an insurer uses a jewelry appraisal, discuss insurance-to-value, point out the jewelry limits on Homeowner policies, answer their questions about premiums and settlement options, and point out the many advantages of JIBNA's standalone jewelry policy.

Your current appraisal clients already trust you as their appraiser, so they'll be ready to rely on you for insurance advice as well. New clients will be impressed by your expertise in both fields and will perceive you as the all-around jewelry expert.

In being both appraiser and a JIBNA agent, you are in an exceptional position to serve your clients, expand your reputation, and increase your business. This Guide presents a number of ideas on how to use your double expertise to best advantage.

Agents and jewelry insurance

Here's a truth that immediately works to your advantage: Most insurance agents know little or nothing about jewelry insurance. In the overall scheme of things, general insurance agents are often unaware of

- The sentimental value of jewelry to the owner
- The vulnerability of jewelry to damage and loss
- The limitations of homeowner's policies for jewelry coverage
- Whether a policyholder's jewelry coverage is adequate

Jewelry is your focus. As a professional in two realms, you can complete the circle of services that jewelry owners need.

Jewelry appraising and jewelry insurance: two underserved markets



Sales statistics indicate that more and more jewelry is being sold each year. And there are more players than the traditional jewelry stores. Wal-Mart/Sam's Club recently ranked as the nation's largest jewelry retailer, even offering jewelry in the \$200,000-\$300,000 range. Costco offers million-dollar diamonds. Internet sites are also in the running, with high quality, high price-point jewelry.

Among all these jewelry sales, scams are rampant. Many people don't understand what they're buying, bogus labs produce bogus certificates, dishonest appraisers inflate valuations, insurers are defrauded and consumers are cheated.

Inflated appraisals

Big box retailers like Wal-Mart and Costco, as well as a proliferation of other online jewelry sellers, are notorious for supplying **inflated appraisals and bogus "certificates"** with each purchase, to give the buyer the impression of getting a bargain.

Here's a sampling of what's out there online:

FROM SAM'S CLUB :

"Certificate" Valuation: **\$450,000**
Selling Price: **\$260,000**



FROM COSTCO:

“Certificate” Valuation: **\$183,995**

Selling Price: **\$86,999.99**



FROM LIORI DIAMONDS:

“Retail Price”: **\$9,260**

“Your Price”: **\$2,999**



Buyers from such retailers need your services. These consumers should know what's really going on.

As an Appraiser: You know that retailers could not sell jewelry at half or a third of its “real value”. In offerings such as those shown above, the valuations given to the buyer are inflated, or the quality of the jewelry was exaggerated, or both. The consumer is being misled. It would help consumers to understand that the jewelry’s true value is closer to the price they paid than to the exaggerated number on a certificate supplied by the seller.

As an Agent: You know that a settlement is based on the jewelry’s value at time of loss, not on some exaggerated valuation. Most insurance companies will charge a premium based on the appraised amount. An appraisal with a *proper* valuation could save the consumer hundreds, if not thousands, of dollars.

As a professional in both gemology and jewelry insurance, you have a broader view than most, and you are in a position to offer your customers two increasingly valuable services. They have only to find you!

2

Basic tools for attracting customers

Branding — logo, slogan or tagline, color scheme

Whatever the size of your business, whether you have a jewelry store or you are an independent appraiser, these branding elements are visual cues that help customers recognize your business and distinguish it from others.

Use your logo on every piece of visual media your business generates—business cards, letterhead and envelopes, newsletters, website, brochures, flyers, pencils, etc. The more you use it, the more it will be seen.

Business card

Of course you already have a business card. But now is the time to revise it to incorporate your new credential as a JIBNA jewelry insurance agent.

JIBNA has developed a business card that highlights your expertise. The front of the card includes the usual information, plus your insurance license number, along with an eye-catching picture of jewelry.

The back of the card list some of the benefits of a JIBNA standalone jewelry policy.



Artwork for the card is available from JIBNA free of charge. [LINK](#)

As an independent appraiser-agent, you can simply add your logo and print out the cards on your computer. You may be able to arrange with local jewelry retailers to have your cards available, so jewelry customers will be directed to you for appraisals and/or jewelry insurance right when they make a purchase.

As an appraiser-agent employed in a jewelry store, you will already have a business card with the store's logo. Because the law requires those who give advice on insurance to be licensed, be sure to add your license number to your card. To take fullest advantage of your business card, list the JIBNA advantages on the reverse of the card.

For all appraiser-agents, the business card is your most succinct bit of advertising. Give out cards at trade shows or when you give a presentation. Whenever you talk with potential clients about jewelry, be sure they are aware that you can also guide them on jewelry insurance. The card acts as a reminder to the recipient of some important points you've already mentioned in conversation.

Website



The internet is now so ubiquitous that every business should have a website. Because consumers are so accustomed to searching online, businesses that don't have websites will lose out to those that do.

A well-designed site attracts online traffic, conveys useful information, and connects prospects to the agency.

Your website should be clean, professional-looking, and user friendly. Devote some time to reviewing other sites to see what look appeals to you, what presentation reflects your business.

Even if you aren't tech savvy and feel you can't afford to pay a website designer, many service providers offer templates you can use to set up your own multiple-page site. A simple site, with contact information, is better than none at all.

Some tips:

- Have your contact information easily accessible—don't make the viewer hunt for it. Include an email link directly to your business.
- Images and graphics make a site more inviting.
- A picture of yourself is a good personal touch. You might also include a brief personal biography, so new clients feel they know a bit about you.
- Consider embedding brief video segments in your site. Some people respond better to visuals than to text they read.
- Have pages or videos directed to various audiences—appraisals for insurance, appraisals for estates, your pricing, etc. That way people can go directly to what interests them and is at their level of understanding.

As an appraiser who is also a JIBNA agent, you are in the rare position of being able to also address jewelry insurance issues.

- Include your appraiser credentials and your insurance license number.
- Make much of your credential as a licensed jewelry insurance agent. Discuss the importance of this for the client.
- Explain the convenience to the client of being able to get an appraisal and jewelry insurance from the same jewelry authority, while assuring potential customers that the services are independent of each other. You are able to offer either service or both together.
- Mention that you can provide clients with a provisional jewelry insurance quote in just a few seconds.

Monitor your site.

- Content updates will attract current as well as potential customers.
- A website requires some upkeep. Be sure yours is functioning properly and does not contain outdated material.
- Respond promptly to any inquiries. Potential clients appreciate fast service and it makes them feel respected.

Brochure

JIBNA's consumer brochure explains to customers why our standalone policy is their best choice for jewelry insurance.

Having these brochures on the desk within reach makes it easy to open a conversation about jewelry insurance and the advantages of JIBNA's standalone policy. When brochures are visible and handy, your customers may even initiate inquiries. Brochures provide the customer with something to take home and review, either before or after applying for insurance with JIBNA.



A desktop display of consumer brochures is sent at no charge to all active JIBNA Agents.

Adding your logo to brochures

Consider adding your logo in the space provided on the front of the brochures, so customers remember they got it from you!

A low-cost way to do this is to print your logo onto transparent labels that you can put on the brochures. Printable sheets of such labels are available online or at your local office supply store.

For the most professional look, you can have the brochures printed with your logo. [See link for details.](#)

Credentials

A significant feature that sets you apart from other jewelers and appraisers is that you are both an appraiser and a **licensed** jewelry insurance agent. Make the most of your two professions by emphasizing your credentials whenever you or your business is in the public eye.

Signal your insurance expertise by stating that you are an authorized agent for JIBNA Personal Jewelry Insurance.

Include your **insurance license number** on all your promotional materials, such as brochures, business cards, website, etc. This tells everyone—especially the state's Department of Insurance—that you have the required license to give insurance advice.

Newsletter

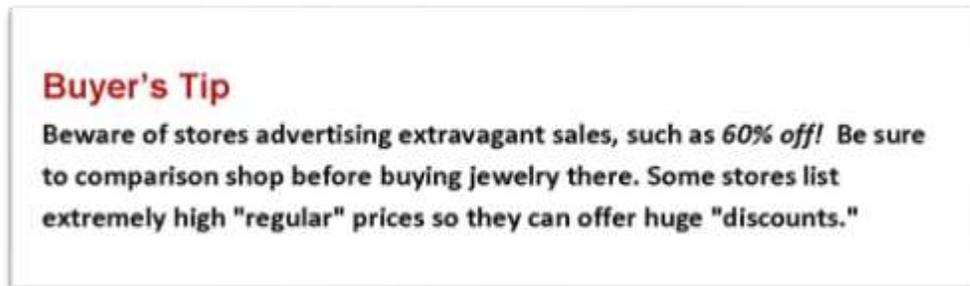
A newsletter—or e-newsletter—is a useful device in a non-threatening format. It is a public relations tool that cultivates good will. You can use it to raise awareness about caring for jewelry, or give a report for the lay person on a gem show you attended, or relay some interesting facts or historical notes about a particular gem. Graphics always help, and gems look marvelous when they're enlarged on the computer screen.

An attractive picture with some interesting fact is a good way to way to capture the reader's attention.



JIBNA, as exclusive sponsor of JCRS's monthly newsletter *Jewelry Insurance Issues*, offers more than 150 topics for your use. Most issues contain information of interest to consumers. For example, a story about how to avoid fraud when shopping for jewelry, or why carat weight isn't the most important thing about a diamond, are worthwhile topics for your newsletter. Something in one of your articles may well prompt a call from a client with further questions.

You might include a jewelry-buying tip such as this one from the JCRS Consumer site:



Offering consumer tips or information will make readers look forward to your newsletter. They'll regard it as interesting and useful, more than just a piece of advertising.

It doesn't hurt to add a little humor. Many businesses display near the cash register cartoons relevant to their products, and they always draw smiles from customers. Keep your eye out for pertinent cartoons.

Of course you will use the newsletter to announce discounts or special offers that will motivate the reader to respond. You can also solicit questions and comments on materials in the newsletter.

Always include a link to your website and an email-contact link.

Opt-in email list

Mass email—sometimes called “blast” email—is the fastest and most cost-effective way to get a message to a large number of people. This medium is underutilized because many appraisers, jewelers and insurance agents don’t even bother to collect email addresses.

Start an opt-in email list:

- When clients request information, ask for their email address.
- If they contact you through your website, save their address in your opt-in list.
- If they give you a business card, enter their email address in your list.
- People often change their email address. When you are routinely talking with an existing customer, such as when updating information for your records, **ask for a current email address.**

An opt-in email list has addresses of people who have already expressed an interest in your services. You can assume that anyone who has purchased products or services from you, or expressed an interest in them, will be open to hearing from you.

Information with an element of timeliness is perfect for a mass emailing. You might email your customers about a jewelry scam that made the news or new legislation that could affect their insurance. The important thing is that you are keeping your name before your customers—this is part of branding. A little eye-candy goes a long way—a message presented as a graphic will more likely get read than a simple page of text.

Have your message:

- be brief
- make use of color
- use a graphic, if possible
- include your phone number and a link to your website
- include “unsubscribe” directions

Signature

Many independent business owners create a personalized signature for their email. It briefly gives their profession or business name and a phone number. You can use a signature like this for all your informal correspondence, even to friends and acquaintances. It acts as a non-obtrusive reminder of your skills and services.

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www.HighlandJewelryAppraisal.com

For official emails to clients, potential clients who've contacted you through your website, colleagues, etc., use a more detailed signature. It would include all of the above plus the name of your business, your fax number, and that you are an agent for JIBNA Personal Jewelry Insurance.

QR code

A QR (Quick Response) code, which can be read by a smart phone, is a fast-growing way to reach tech-savvy clients.

Think of it as an infinitely expandable business card you can give to people you haven't even met. You can use it to give access to any information about your business you wish—your location, special expertise, upcoming events, links to your Website or Facebook page or YouTube video, etc.



A quick Internet search will turn up several sites giving directions for generating a QR code, as well as tips for using it. www.qrstuff.com is one such site.

Once you have a QR code, you should include it on any print media you produce, such as flyers, newspaper ads, signage in your window, even your business cards. The QR code enables potential customers to quickly gain access to your site, as well as to immediately store your information on their phones for later use.

Newspaper ad

A display ad in the local papers or other consumer publications is an effective tactic for bringing in new customers. Advertising in such "throwaway" publications is a low-cost way of reaching your community on a regular basis inexpensively.

An important key in display advertising is to repeat the same ad at intervals, rather than run it just once. Readers will come to recognize your name and remember it when they're looking for the services you offer. Running the ad in several issues is also more cost-effective as it will get you a discount.

In any ad, be sure to include that you are a **licensed** JIBNA Personal Jewelry Insurance agent.

JIBNA has designed a newspaper ad to bring customers to you— all you need do is insert your logo and address. (JIBNA's graphic designer can do this for you, for a nominal fee.)



Caring for your jewelry

HIGHLAND
JEWELRY APPRAISAL
& Insurance Specialists

Agent for **JIBNA** License AB08765
JEWELRY INSURANCE BROKERAGE OF NORTH AMERICA

987-654-3210

123 4TH ST. • SUITE #5 • ANYTOWN CA 67890 • www.highlandjewelryappraisal.com

Press Release

A press release is a tried and true method for promoting a business. It is basically free advertising. Your press release will get better exposure in a local or neighborhood paper, where the editor is looking for news about local events and businesses. With luck, the publication will turn your press release into a news article.

A press release should be as specific as possible in describing the “who, what where, when and why” essentials. Have this information at the beginning.

It should always include contact information, in case the editor wants more details or clarification. You could also include a photo, which the paper might decide to run.

Announce your new credential

A perfect subject for a press release is your new credential as a **licensed** jewelry insurance agent. Announcing this new expertise lets you highlight your store or appraisal business, while pointing out how offering both services is an advantage to the consumer.

The JIBNA site has a [template for a press release](#) of this kind. You can adapt the phrasing and substitute your own business info, or just use it to get ideas flowing and develop a press release of your own.

Highlight consumer information

A presentation that you've given could also occasion a press release. Jewelry, jewelry insurance, jewelry scams are topics of wide interest to consumers. In this case, focus the press release on the subject of your talk, with the idea that what you have to say gives consumers useful information. Meanwhile, you are positioning your appraisal business or your store as a valuable resource.

Example of this sort "consumer info" press release:

Daniel Jefferson, an appraiser with Highland Jewelry Appraisals & Insurance Specialists, recently alerted consumers to the widespread internet scams in which low-cost imitations are sold as name-brand luxury watches. Jefferson's interest in bogus high-end watches came about because of frauds he encountered as an agent for JIBNA Personal Jewelry Insurance.

Due to the increase in spam email that attempts to entice unsuspecting buyers, Jefferson spearheaded a consumer awareness campaign. In his talk at XYZ, he showed examples . . .

And so forth. The press release highlights a problem and gives readers advice on how to avoid being taken in. Also, it establishes your expertise as a jewelry appraiser and an agent who is committed to protecting consumers from fraud.

Envelope stuffers

Envelope stuffers are simple pieces of printed material that accompany a routine letter or notice the business sends to a customer.

To be most effective, the envelope stuffer should be simple, with high visual impact and a short but powerful message. It should invite the customer to take a specific action, such as calling the store or place of business for more information or visiting the business's website.

One simple piece prepared by JIBNA for appraiser-agents points out a major disadvantage of scheduling jewelry on the Homeowner's policy, and the advantages of a standalone jewelry policy. Pieces like this can also be used as handouts when you give a presentation.

The artwork for this and other consumer pieces is available free of charge from JIBNA. See the website for details on adding your logo to the flyer.

What every JEWELRY OWNER should know

- 70% of personal property theft losses are jewelry.

- With jewelry scheduled on your Homeowner's policy, a jewelry loss could count as a Homeowner's loss - and that could cost you your "claim-free" rating.

- JIBNA's standalone jewelry policy provides broader coverage at lower cost.

- With this standalone jewelry policy, jewelry claims do not impact your Homeowner's coverage.

Call for an appointment to discuss the benefits of switching your jewelry to a JIBNA standalone jewelry policy.

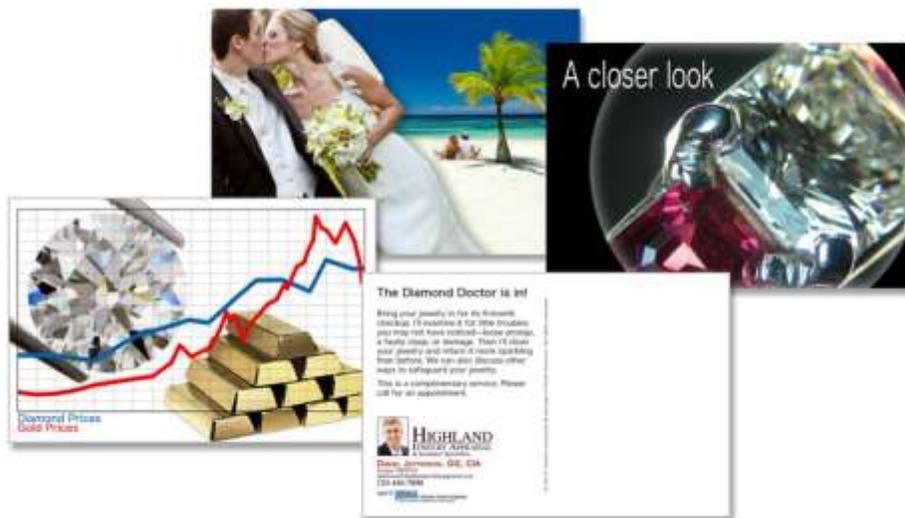
DANIEL JEFFERSON, CG, CIA
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987 654 3210
www.jibna.com

Post cards

A post card is an inexpensive mailing that acts as a simple reminder of your business and the services you offer.

Surveys say that it typically takes multiple touches to land an account. JIBNA has designed some post cards intended to do just that. We hope that the picture contains an element of surprise sufficient to prompt recipients to turn the card over and see what it's about.

And when they do, they'll see *your picture* and *your logo*, as well as your message. One of the cards could be just the impetus the recipient needs to come in.



The “closer look” card invites the client to bring her jewelry in for cleaning and a checkup. These are services you already offer free of charge. The card is just a reminder, but to the customer it feels like you’re giving her something special, a little bonus.

The card with gold and diamond prices draws the client’s attention to variations in the market. As an agent, you are aware of how such fluctuations may affect jewelry insurance premiums, while as an appraiser you can update the valuation if necessary. The card invites the client to make an appointment.

Say you go to a bridal show. There may not be much insurance talk going on at the show, but the qualified addresses you collect are a source of potential customers. A few days after the show, send a card congratulating the bride-to-be on her engagement and inviting her to come in to discuss appraising and insuring her new jewelry.

Cards like these prompt the client—or potential client—to come in, and this is their purpose. They provide the occasion for a personal interaction in which you can display your expertise, increase your connection with the client, and grow your business.

Artwork for post cards is available free of charge to JIBNA agents. Our graphic designer can add your picture and logo for a nominal fee.

The cards are printable on your own printer using Avery card stock, or you can have them done at your local quick-print shop.

3

You're the Jewelry Expert

With your training in gemology and your license as a jewelry insurance agent, think of yourself as the all-around jewelry expert and *get the word out*. It's time to market your expertise and get yourself recognized. Here are some ideas.

Write a column for a print or online paper

Newspaper and magazine readers tend to be older, more affluent people, a great target audience for jewelry appraisals and insurance. Local or neighborhood papers are always looking for content, and just about everyone is interested in jewelry. A regular column is also a way to draw the attention of broadcast media, which might lead to a short spot or interview.

You might call your column "Ask the Jewelry Appraiser." Have practical topics, like: "Why does my gold ring make my finger turn black?" or informative pieces like: "What are synthetic diamonds made of?" Or the frustrating issue of: "I got an appraisal a few years ago and now the insurer wants another one. Why?"

The format encourages people to send in their questions, which may give you some good topic ideas, but of course you can also make up questions. Your job here is to demystify aspects of jewelry and jewelry insurance for the consumer. If your column is written for the lay person and has a catchy title, readers will turn to it regularly.

Having a photo of yourself with the column helps readers locate the column and feel they know you a bit.

At the end each column include a brief bio and contact information. For example:

Daniel Jefferson has more than 15 years' experience as a jewelry appraiser and is a licensed agent for JIBNA Personal Jewelry Insurance. Send questions and comments to djefferson@highlandjewelryappraisal.com.

A column is not only free advertising, it's better than an ad. You'll be seen not as just a business looking for customers but as an expert giving information in accessible language. Readers get to feel they know you, and they'll think of you when a need arises. They're also likely to recommend you to friends, even if they haven't had business dealings with you (yet!).

Be interviewed on a local radio show

Present yourself as an authority on gems, jewelry appraising and jewelry insurance. Let the host know in advance some of the questions that will lead to interesting discussions. Interview hosts like the dialog to sound spontaneous, but what they like *even more* is a conversation that moves along easily and engages their listeners, so they'll be happy to have your suggestions.

You might give the host a list of about 10 topics that would interest listeners, topics such as gem problems people might not know about, a current jewelry scam, or why an inflated appraisal will cost you money.

Interviewers may well ask how you decided to pursue your professions, so have a few sentences prepared on how you got interested in gems and why you became a licensed jewelry insurance agent. Speaking with enthusiasm about what intrigues you will also interest your listeners.

Because you're seen as important enough to be interviewed, some of those listeners will be writing down your name and contact info.

Be acquainted with related resources and services

A client may ask your advice on a good place to sell antiques. A caller may ask you for a recommendation of an art appraiser. If you are familiar with other resources, you can confidently recommend experts in related fields. Let those appraisers know you've sent clients to them, and they're likely to recommend you when the occasion arises.

Someone may come in with a unique piece of jewelry that is outside your area of expertise. If you have been networking with appraiser colleagues, you'll be able to refer the customer to just the right specialist. A client who has insured jewelry with you may ask your advice on where to get auto insurance. If you've been working with agents in your locale (read about *why* you should network with local agents), writing jewelry appraisals for their clients, you'll have one or more agents to recommend to your client.

Such extra customer service enhances your reputation among your own clients, and it motivates your colleagues to refer their customers to you.

Create your own category

Are you listed in your local phone book? You may think that's passé because everyone uses the Internet these days. But an online search can cough up hundreds of sites, which can be overwhelming to sift through, especially for a consumer who's looking for an appraiser or agent nearby.

So even in this electronic age, some people still use the yellow pages. In a good-size city there are lots of entries under "appraiser." Even under "jewelry appraiser," there's still a large listing. How will the consumer choose you?

Why not stand out by listing yourself as a "Jewelry Insurance & Appraisal Expert"? You'll be in a category of one!

4 Opportunities for personal interaction

In today's world, everyone looks for services online—which is why an internet presence is a basic necessity, like a business card. However, that route is impersonal. Face-to-face events offer the opportunity to meet with potential customers and impress them with your expertise and willingness to share your knowledge.

There are two basic approaches for creating face-to-face encounters: either go to where potential customers are, or bring those potential customers to your place of business.

GO TO THE GENERAL PUBLIC

In any general gathering (even where the focus is not jewelry), someone in the audience may need your services right now. This would, of course, be a good thing, but your goal is larger.

Jewelry appraising and insuring are both professions that rely largely on recommendations. People ask their friends, relatives, neighbors and colleagues for referrals. So the more people who know you and your skills, who have heard you speak or have had positive interactions with you in any context, the more likely you are to be recommended.

The goal here is to make yourself and your services known to a large number of people.

Give Presentations

Service clubs like Rotary, Kiwanis, Shriners and Lions are always looking for lunch speakers at their weekly or monthly meetings. There are also clubs for lawyers, accountants, and other professions that seek educational presentations. Develop a list of such organizations in your area.

Contact the organizer of such meetings, saying you are available to give talks, and offer a selection of intriguing topics that would interest their members and demonstrate your expertise. Usually a talk of 20-30 minutes is about right.

You might give an illustrated talk about the prevalence of gem scams, such as the outrageous glass-filled rubies.

The lawsuit against Macy's for selling these bogus gems is a scandal in the industry and also brings things close to home. Many buyers—and on eBay, many sellers—know little or nothing about the gems they're dealing with. The subject is timely and leads quite naturally to a discussion of appraisals and insurance issues.



Talks like these build your reputation in the community. Audience members will receive your business card, brochure, or handout and they'll remember you. Members of these clubs and professional groups tend to be well connected and they will recommend you to their friends, co-workers and family as a knowledgeable authority.

You can get an extra boost from the occasion by sending out a press release afterwards. See the section on [Press Release](#) for suggestions on how to make this work for you.

Teach a class

Consider offering an adult education course, in which different sessions deal with both jewelry fundamentals and jewelry insurance. You might offer a formal class, though the local adult ed center or school, or an informal series of meetings at your store or place of business.

Prepare an outline for each meeting, so you know what you want to include. Schedule the time you'll give each part of the talk so you're sure to cover all the points you want to make. Pictures are vital and, since your subject is jewelry, you'll be able to show some great ones.

Classes could incorporate many of the same topics you might use for a presentation.

Since this is a class, you'll be able to go into things in more detail than you would in a presentation to the general public. For example, a class might cover what makes a good jewelry appraisal—and why most appraisals don't measure up.

The final class might be *Let's look at your jewelry*, affording an opportunity for students to look at their jewelry through your microscope. You could offer appraisal discounts (or a free appraisal for the 1st item) to those who've taken the class, and offer a free consultation on whether their jewelry is properly appraised and insured. The insurance consultation would, of course, be free in any case, but the students now trust you as an expert in the field and are likely to make appointments.

Community Involvement

Participating in activities in your community is a way of getting your business known. You might adopt a highway, sponsor a youth athletic program, staff a water station during a footrace, have a hospitality booth at a local festival or participate in a charity event. All such activities create a positive association for your business. Other exhibitors at local events may have clients needing your services.



If you do undertake a community involvement project, don't be shy about letting others know. Announce it on your website or Facebook page, put a sign in your window, send a press release to the local or neighborhood paper. Take photos and use them whenever it seems appropriate. Many people make a point of patronizing businesses that demonstrate they care about the community.

[Go to the Clientele You Seek](#)

Trade Show Booth

Identify associations and trade groups with the type of professional membership you'd like to reach—attorneys, bankers, trust officers, financial advisors, etc. Many of these groups have annual conventions with trade shows for their members. Booths at these kinds of shows can be expensive but, with a little creative planning, it's possible to have a presence there even if you're on a budget.

Your professional clients can be excellent sources for information on where and when such conventions are held. Contact the manager of the trade show well in advance of the convention and discuss your jewelry appraisal and insurance business, explaining how your services would benefit the organization's membership. Explain that you are a small business and are willing to take one of the vendor spaces that often go unfilled, in the back of the room or at the end of the lobby, if you can get a discount on the less-desirable space. If you develop a relationship with the event planner and there is space available, this tactic can be quite successful.

For your booth's backdrop, you might print and mount large-format photographs of eye-catching watches, jewelry and gemstones. Take a few illustrated books on historic jewelry or beautiful gemstones and leave them open on the table. You're likely to draw inquisitive attendees just because your booth looks so **unlike** the others.



A simple booth like this one is easy to set up and can be put together for just a few hundred dollars.

Take a microscope and some basic lighting. Offer to show attendees their jewelry under the microscope—this is usually an irresistible magnet for attracting an audience.

Cleaning the jewelry makes it look better and builds good will. Explaining how to clean jewelry safely lets you demonstrate your expertise. You might offer to check their jewelry for tightness of gemstones, missing prongs, etc.

Once you have their attention and involvement, you can introduce your appraisal and jewelry insurance services. Have available samples of the different appraisals you provide.

Invite attendees to take a copy of the JIBNA [client brochure](#) and the [flyer](#) that calls attention to the danger of scheduling jewelry on the homeowner's policy.

Networking at trade shows does not always bring immediate benefits, but it promotes your name and the value of your service to a targeted audience: professionals who have the disposable income to buy jewelry that needs to be appraised and insured.

Bridal shows

A bridal show displays and promotes all things wedding-related. The bride-to-be may already have her engagement ring, or maybe she's hoping to have one soon. But she may not have her ring insured yet and she may not even have an appraisal for it.

This is not an event for a serious discussion or sales pitch. It's an opportunity to introduce yourself, offer good wishes, and collect addresses and email addresses from attendees. Then, in a few days, follow up with a note of congratulations and an invitation to come in for a jewelry appraisal and jewelry insurance assessment.

The bridal show is a toe in the door for you. An engagement ring is usually the first piece of expensive jewelry a woman owns. It has great emotional importance for her and she wants to protect it. You are the professional who understands the significance of the jewelry, who appreciates its beauty and its sentimental value, and who can advise her on caring for and insuring it.

The bride-to-be will probably acquire more jewelry as time goes on, and if you gain her appraisal and jewelry insurance business now, she will continue to come to you in the future. Because she trusts you, she'll also recommend you to her bridesmaids and friends when they need your services. This is the beginning of a lifelong ripple effect leading to new business.

Contact Asset Seizure

Contact your local law enforcement's Asset Seizure Division. This department is in need of appraisals for retrieved jewelry which will be sold if the owner can't be located. Gaining this business will lead to repeat calls in the future.

Another plus: the adventure of dealing with stolen property also makes a fascinating topic for public presentations—and thus leads to more potential appraisal and insurance clients.



In-home appointments

Offer home appraisal and insurance services to clients who can't get around easily or are afraid to bring their jewelry to the appraiser's location. The relaxed, informal setting of a home visit is ideal for an unhurried discussion of jewelry insurance as well as appraisals. An in-home appointment is a very personal gesture that clients appreciate, and they will recommend you to their friends.

Accompanying a client to the bank to appraise jewelry stored in a vault is another option. The clients will appreciate the effort you take to make them feel comfortable and safe.

Think outside the box



One appraiser had a table at an Audi dealership when they were launching the next year's models. The 600 party guests were from the dealership's exclusive mailing list—an ideal clientele to reach.

The guests were surprised to see a jewelry table but very interested. Because the appraiser cleaned their jewelry and gave them the opportunity to look at it through a microscope, they felt they were being cared for by a professional. The appraiser took appointments for appraisals after the event and gained a number of new clients. And each of those appraisal appointments provides an opportunity for discussing jewelry insurance as well.

Photographing jewelry

Many jewelers and appraisers recommend regular jewelry cleaning and inspection, offering these services to their customers at no charge. Some customers do come in, others just forget about it.

Why not make these two customary services part of a special event that's centered around photographing the client's jewelry? The event will attract current customers and will also draw potential customers to your place of business, where you can personally interact with them. An occasion like this can prove remarkably productive for your business, both as an appraiser and as a licensed JIBNA agent.



Advertise the special event and announce the times and dates – on your website, via your email list, on a sign in your window, in an ad in the local paper, or in any other publicity forums you have available. Send a press release to your local paper. In the publicity, emphasize that photographing jewelry is a service no one else offers and that the service is free. Highlight your expertise in appraisals and jewelry insurance, mention the importance of a photograph for insurance purposes, and say that each customer will receive photos of her jewelry.

Schedule the event during normal business hours, and have customers make appointments. You might offer to photograph two or three pieces for free.

In a jewelry store, allow at least 15 minutes for an appointment. Have another associate get the customer's name and contact information for your files. Explain that the email address is particularly important because the photos will be sent by email.

Have the associate inspect the jewelry and take the photo, while you as appraiser-agent interact with the client. Begin by complimenting her jewelry. Discuss the importance of having photos for jewelry insurance and begin a basic needs assessment: ask about other jewelry the client owns. Ask whether the jewelry is insured/scheduled.

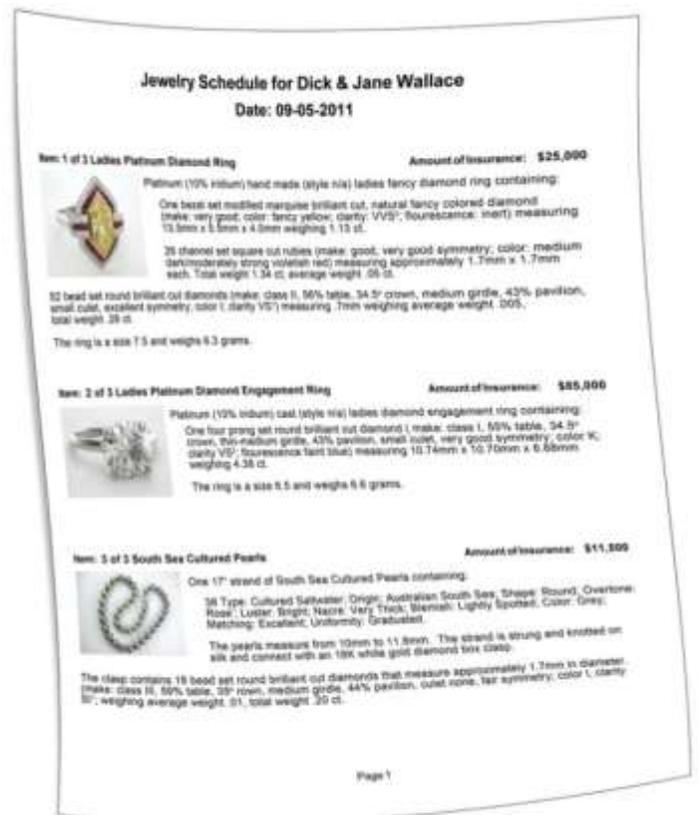
An independent appraiser-agent who works alone can allow about 30 minutes per appointment, since you'll be doing the jewelry inspection and photography yourself, as well as talking with the client. Begin by verifying the client's name and contact information, explaining that the jewelry photos will be emailed to her. Discuss the importance of photos for jewelry insurance purposes. Ask the client whether she has other jewelry and whether it is insured and scheduled.

If the client has brought in a number of pieces, the appointment may consist in simply separating the items that are worth having appraised from others that are only of sentimental value.

As you gather information, you are also establishing a relationship with the client. The fact that you are at the same time giving valuable services at no cost goes a long way toward winning her trust.

In your discussion with each client emphasize that:

- She will receive a picture of her jewelry by email.
- Pictures provide useful information for expediting both the underwriting process and claims resolution.
- JIBNA's unique illustrated schedule shows pictures of the jewelry along with a detailed description.
- Pictures enable both insured and insurer to see at a glance which jewelry is covered in the policy. (Point out the illustrated schedule pictured in the JIBNA brochure.)
- A picture shows details that may be difficult to describe in words (perhaps you can even refer to a piece of that client's jewelry).
- In case of damage or loss, the picture shows exactly how the piece looked.



- Law enforcement appreciates having pictures because they may lead to recovery of the jewelry and/or a conviction.

Your clients will appreciate the attention you show them and their jewelry. Explaining the hows and whys of insurance procedures makes clients feel included and increases their confidence in you. And a remark of admiration for the jewelry always enhances customer relations.

Taking the picture

With today's technology, taking pictures of jewelry is much easier than it was even a few years ago. JIBNA's website has detailed illustrated instructions on [photographing jewelry](#) using your digital camera, smartphone or iPad. With a little practice beforehand, the actual photo session need take only a few minutes, leaving ample time for discussing the client's jewelry and jewelry insurance.

Benefits of a photographing event

- You are building/updating your database.
- You have the opportunity to sell appraisals on jewelry you may not even have seen before.
- You have the opportunity to see what jewelry is worth insuring, and to open a discussion of insurance.
- The best advantage of photographing a client's jewelry, rather than just examining and cleaning it, is that it leaves something with the client. The picture you send reminds her of the favorable interaction she had, and therefore reminds her of your business and of the services you offer.

By the way, viewing jewelry on a computer screen shows it to best advantage, large and brilliant, so customers can't help but be impressed! Once you wow them they'll tell their friends, and you'll have started a buzz.

The perfect close for the meeting is handing back the cleaned and sparkling jewelry to the customer and assuring her that the photos have already been sent by email (which she can view immediately on her smartphone!).

Invite the customer to schedule an appointment for a jewelry appraisal. Mention that you are offering a discount for the first appraisal. Say that, as a licensed jewelry insurance agent, you will include in her appointment a complimentary consultation to assess her jewelry insurance needs. Be sure to give her a JIBNA brochure to review at home.

Antique Jewelry Roadshow

Patterned after the popular Antique Road Show, this event plays on the idea of “You don’t know what treasures you may have!”



In-store appraiser agents can hold this event on their own premises.

Independent appraiser-agents can connect with a local jewelry retailer who will no doubt appreciate the crowd the appraisal event brings into his store. The retailer can sell jewelry while the appraiser-agent promotes appraisals and insurance. (See more advantages to [networking with jewelry retailers](#) in your area.)

Invite people to bring in their jewelry to be examined by professional gemologists to determine its value. The exam would include identifying gems that the owner might not be sure of, such as gems on an inherited piece of jewelry.



Make this an all-day event. Advertise the event in all publicity forums available to you—your website, your newsletter, a sign in your window, an ad in the local paper. This is the perfect occasion for a press release. Be sure to mention any perks you will be offering, such as refreshments, a door prize, etc. The purpose of the Roadshow is to bring people into the store and meet with you. This should be an enjoyable event that people will want to attend.

Visitors will sign up for appointments as they arrive. The sign-in sheet should ask for name, email address, and cell phone number. The phone number lets you contact them when their appointment time comes up. The email addresses will be added to your opt-in email list.



Have light refreshments available. You might have a drawing for a store gift certificate or discount card. The atmosphere should be relaxed. While people are waiting their turn, they are looking around the store and talking with the store’s staff. They’re getting to know you, learning about jewelry, and feeling comfortable.

The examination of the jewelry takes place in the presence of its owner. She sees the procedure for cleaning and the equipment used in determining valuation. You can explain what you’re doing as you go



along. It's always a good idea to make positive remarks about the jewelry. Basically, you are engaging her and the subject is her jewelry.

If you find small problems with a clasp or loose stone, you could offer your repair services. If the customer has brought several pieces, you will also be distinguishing those of monetary value, which would be worth appraising and insuring, from jewelry of sentimental value.

At this event you are offering a brief, verbal evaluation. Explain that a detailed written appraisal, the kind needed for jewelry insurance, is available at a reduced price to those participating in this event. This is an opportunity to introduce the subject of jewelry insurance and the importance of appropriate coverage. You will not be having a thorough discussion of insurance on this occasion, but you are letting the customer know that you are a licensed jewelry insurance agent and can save her significant premium dollars. You're preparing the way for a future appointment.

Follow up

A few days after the event, send an email to all attendees thanking them for coming. Remind them of the appraisal discount. Highlight the fact that personal jewelry insurance is available through you because you are a professional gemologist appraiser who is also a licensed jewelry insurance agent. Emphasize that this rare combination allows you to meet two important jewelry needs—appraisal and insurance (and, if you are employed in a jewelry store, jewelry purchase as well). Invite the client to make an appointment to assess whether her jewelry is properly insured. ***After all, you are the licensed expert.***

6

Introducing Insurance

As an appraiser you probably have clients asking you about jewelry insurance. Perhaps you've risked making some cautious suggestions (although all states require an insurance license for those giving insurance advice, even if the talk is just casual).

Now that you are a licensed insurance agent, it is perfectly appropriate for *you* to raise the issue of insurance and to discuss it as thoroughly as necessary.

Since it's very rare to find a qualified appraiser and a licensed insurance agent in the same person, many of your appraisal clients may not even think to ask you about insurance. Make it your practice to introduce the subject of jewelry insurance with every client who comes to you for an appraisal. You'll also find that discussing insurance draws in more appraisal business, since clients may need appraisals on jewelry that you've never seen before.

As a jewelry insurance professional, you have information that the client may not know to ask for. As a licensed agent you can, and should, determine whether a client's jewelry is appropriately valued and insured, and you should advise her on what coverage would be best for her.

Jewelry insurance is more about jewelry than about insurance. And you *are* the jewelry expert.

Starting the discussion

When a client comes to you for an appraisal and you are introducing the subject of jewelry insurance, here are some good starter questions and topics:

- Is this jewelry scheduled?
- Does the client own other jewelry, and is that jewelry scheduled?

If the client says it is covered by a Homeowners policy, explain that Homeowner coverage is limited. It does not cover damage to the jewelry or loss of a gemstone, for example. Homeowner theft losses are usually limited to \$500-\$1500. Mention how a jewelry claim could count as a homeowner claim and impact her homeowner coverage.

As you make such inquiries, be forthcoming with information and explanations, so the client feels she's gaining information, not just being quizzed. Remember that the typical insurance agent knows little about insuring jewelry. Most likely the client has never had this kind of dedicated discussion of jewelry insurance, so give the protection of her jewelry center stage.

Going forward

Introduce the benefits of a JIBNA standalone jewelry policy:

- Homeowner coverage is protected.
- Illustrated schedule
- Competitive rates
- Potential premium discounts

Have JIBNA's client brochure at hand. It is easier to introduce various aspects of jewelry coverage by directing the client's attention to the brochure. The brochure is also something she can take home and review afterwards.

Highlight the importance of photographs in jewelry insurance. Use the brochure illustration to point out how JIBNA's policy includes photos of all the jewelry scheduled, so it's easy to tell at a glance what jewelry is covered. Tell her that you can easily photograph the jewelry right here in your office/store.

Be sure to mention that JIBNA offers premium discounts for good appraisals, the kind of appraisal that you provide. You might want to discuss why a detailed JISO appraisal is to her benefit.

Since the client came to you for an appraisal and is paying you specifically for that, it's a good idea to mention that there is no charge for advising her about insurance, and no surcharge by you if she applies for JIBNA insurance through you. She will be paying only for the insurance itself.

Invite the client to schedule an appointment for a review of her jewelry coverage.

7

Cultivating your clients

Polish your technique – the “elevator speech”

Suppose your phone rings and a potential client asks, “How much does an appraisal cost?” The correct answer is, “I charge by the hour (or by the piece). It will help me to know how you plan to use the appraisal.” Once they tell you the purpose of the appraisal, you can build your credibility by telling them WHY that kind of appraisal is important—to get a fair settlement in case of an insurance claim, to assure a fair division in an estate distribution, etc.

This approach lets you demonstrate your expertise in just a few sentences. You have given the client relevant information that she may not have known to ask for. Your job here is to communicate the importance of the appraisal and lead the client to realize she doesn't want an inferior one. You can now ask the client about the jewelry to be appraised, which creates an opportunity for further interaction. The client now trusts your expertise and is focused on receiving a good appraisal. After describing your fee schedule, be sure to close with, “What would be a good day for you to come it?”

Done well, the initial phone contact establishes your authority, displays your knowledge, and begins building a personal relationship with your new client.

Tips to keep customers coming back

- Comment positively on your clients' jewelry, even if it isn't to your taste. People love their jewelry and a compliment goes a long way in winning their trust.
- Be forthcoming with information, especially about insurance. Jewelry owners may not know what questions to ask. The more you engage their interest, the more you are building a bond.
- Follow up each appointment with an email thanking the client for letting you serve them.

- Give each customer a small gift, such as a polish cloth or jar of jewelry cleaner, with your business name & address on it. The initial investment may seem unnecessary, but it will pay for itself in future business.
- When customers compliment a job you did, give them extra brochures or business cards to pass on to friends or to put in their lunchroom at work. Most likely they'll be pleased to do that.
- Ask for feedback on the quality of your service, and if there is any way you could improve it.
- If feedback is positive, consider asking clients to leave some comments on sites like Yelp or Facebook. People looking online for an appraiser or agent are likely to check out customer reviews. Third-party recommendations can be very persuasive.

Keep track of how each customer found you

If it was a referral, send a thank you note and a gift to the person who referred. It might be a jewelry polishing cloth, a discount on their next appraisal, or a \$5 gift card to Starbucks.

If the referral was from an insurance agent, email the appraisal to the agent (as well as to the customer). Sending the appraisal as a PDF allows the agent to easily attach it to the insured's electronic file. Not many appraisers do this, so it will not only be appreciated but will serve as a no-cost marketing piece. Agents will send you business because, after all, you make their job easier!

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- If the customer came in because of a presentation you gave, an ad, your newspaper column, or any other outreach you did, keeping track will help you determine how to allot time and finances in the future.

8

Extending your referral network

Wedding professionals



Don't overlook the wedding industry—bridal shops, wedding planners, florists, and caterers. Visit these specialists and explain your dual profession as a jewelry appraiser and jewelry insurance agent.

Request that they have your cards or brochures available for their customers. Professionals are often asked for referrals in related areas, and being able to offer a recommendation enhances their standing as a well-connected authority in their field.

Appraiser colleagues

Get involved in organizations like AGA, ASA, etc. Attend meetings and be an active member, so you are known to your colleagues. When an opportunity arises in your locale, or an appraisal is needed that requires proficiency in your niche area, you get the call.

Reciprocity is the other half. When something comes your way that is outside your area of expertise, you know where to send your client. And if you refer a client to a fellow appraiser,

contact the colleague and let them know you've made the referral. Stay in touch with your appraiser colleagues.

Local insurance agents

Meet with agents in your area so they get to know you and can feel confident referring their clients to you. Be sure the agent understands that you handle only jewelry insurance and no other kind.

A networking relationship can be mutually beneficial for both appraisers and agents. There are two scenarios:

1. Agents often need appraisals, and they could recommend *you* to their clients.

Tell the agent that you are also a jewelry insurance agent, but be sure to clarify that you will not compete for the insurance business, jewelry or otherwise, of any clients he refers to you for appraisals. For this to work, the agent must trust you to be true to your word.

2. Some agents may also want to rely on you to provide jewelry insurance.

Jewelry insurance is a time-consuming chore for agents, especially for policies with multi-item schedules. Their eyes glaze over when it comes to laying out all the details. Appraisers are already familiar with the terms and know their importance, so the task is easy.

Also, many agents do not have a standalone jewelry insurance market. If any of their clients requires a standalone policy, the agent cannot easily provide it. That agent is in a better position if he can recommend *you*, rather than send the customer off to find coverage on her own.

Estate attorneys

Try contacting attorneys who handle wills, trusts and estates, if you have the appraisal training to meet their needs.

Estate attorneys may not know much about the intricacies of appraising and the different types of appraisals – one for



insurance purposes (based on the retail replacement cost), one for estate purposes (based on fair market value or liquidation value). Explain that with jewelry there is a huge difference between fair market value and retail replacement value, and that you can provide either kind of appraisal depending on his needs.

The estate attorney may require insurance on assets in a trust. He may be looking for an agent who can review such things to be sure they meet the client's needs.

If you have both those skills, and you've established a relationship, he will turn to you.

Networking tips for Independent appraisers:

- ***Visit local jewelry stores***

Many jewelers would prefer not to do their own appraisals, but they don't want customers going to a competitor jeweler who may steal their business. Introduce yourself and let jewelers know you are not a competitor—that you appraise but do not sell jewelry, and that you are willing to do any appraisals they would rather not do. Even large stores that have appraisers on staff may, during the holiday season, be more pressed with selling and would welcome outsourcing the appraisals, especially those for non-stock items not sold by the store.

Let the jewelers know that you will keep track of all their referrals and will send their customers back to them for any repairs or additional purchases. You may also be willing to recommend the store to your own customers when they seek your advice about jewelry repairs or purchase; this is an arrangement that most jewelers would find to their benefit.

Leave a few business cards, along with an info sheet that includes your contact information, credentials, website, some helpful information about appraisals, and your fee structure.

Let jewelers know that you are also a jewelry insurance agent for JIBNA. Be sure they understand that you handle only personal jewelry insurance (not Jewelers' Block insurance). Some retailers may even let you leave your insurance business cards for their customers to pick up.

- ***And other dealers in gold and jewelry***



Market yourself as a resource to independent goldsmiths, gold buyers, pawn shops, antique dealers, estate brokers and personal property appraisers. All such business owners occasionally encounter jewelry that is beyond their expertise to appraise. You want them to think of you when the need arises. Invite them for a visit, offer coffee (and a piece of shortbread?). They are generally agreeable once they see you are not competing.

Let them know that you are also a licensed jewelry insurance agent. It may not seem directly relevant, but the credential will add weight to your standing as a dedicated jewelry professional with a variety of expertise. Again, reassure them that you are not in any way competing.

- ***Spread the word informally***

Don't overlook the obvious. Let your accountant, banker, attorney, neighbors know you are an appraiser and a jewelry insurance agent. Give them a few of your business cards and client brochures.

Send them business when opportunities arise, and let them know when you have done so. If you send them business, they will most likely return the favor.

Extra hint: Take care to send them *good* clients, people you are proud to be associated with. If you send them troublesome clients, they'll remember that you were the source of that business!

- ***Business Networking Group***

Check to see if there is a [BNI](#) (Business Networking International) group in your area. This is a group of small business owners and entrepreneurs looking to gain customers by earning the recommendations of others in their group.

Each BNI group has only one member from any given profession, so members are not in competition. Your group might have a tax accountant, a dentist, a web designer, a property manager, a dance teacher, etc. They hold regular gatherings at which members become acquainted and give presentations to the group about their business and expertise. The idea is that members get to know each other, exchange information, and are ready to promote each other when opportunities arise.

9

Your focus is jewelry

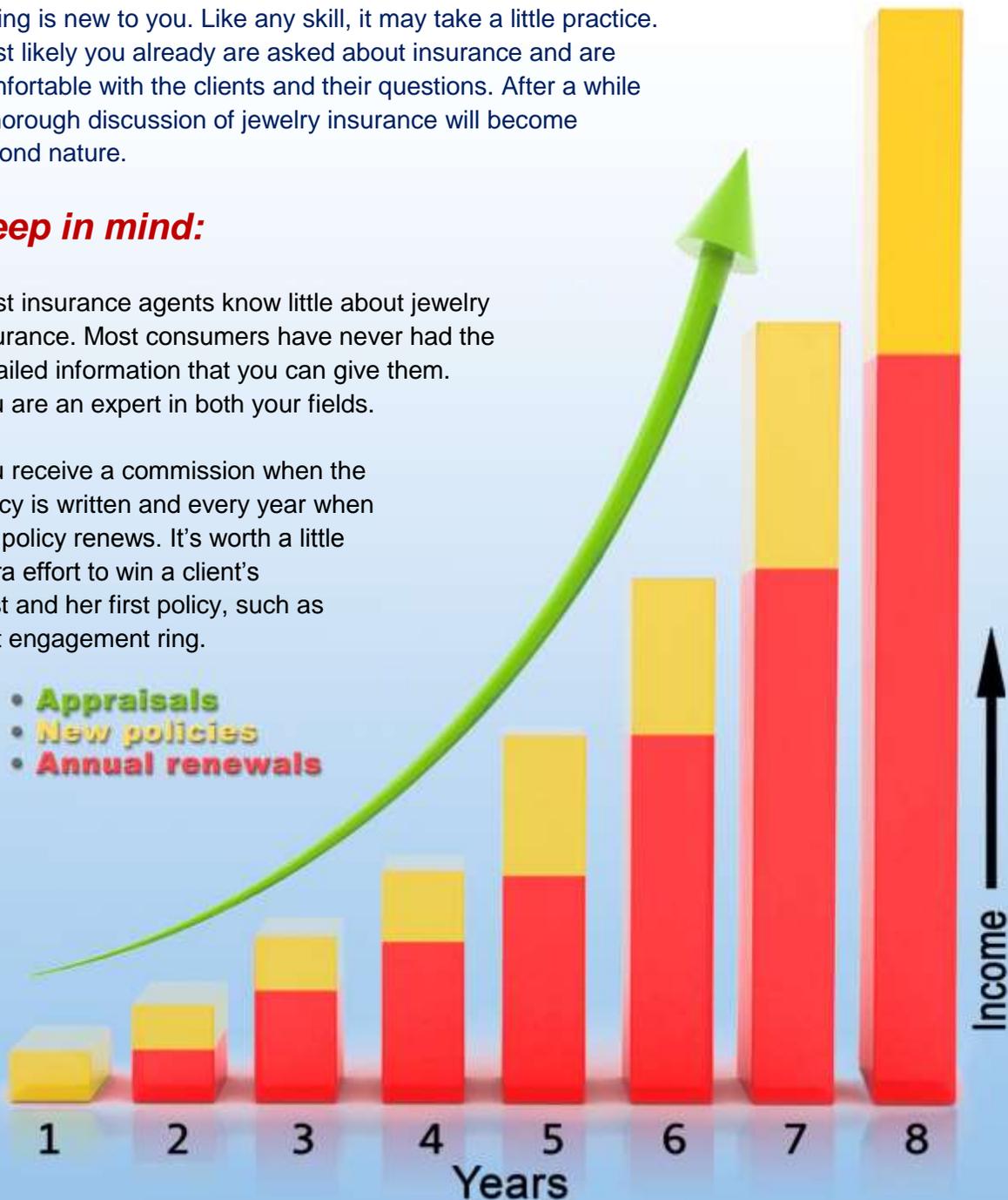
You're an experienced hand at jewelry appraising, but insurance selling is new to you. Like any skill, it may take a little practice. Most likely you already are asked about insurance and are comfortable with the clients and their questions. After a while a thorough discussion of jewelry insurance will become second nature.

Keep in mind:

Most insurance agents know little about jewelry insurance. Most consumers have never had the detailed information that you can give them. You are an expert in both your fields.

You receive a commission when the policy is written and every year when the policy renews. It's worth a little extra effort to win a client's trust and her first policy, such as that engagement ring.

- **Appraisals**
- **New policies**
- **Annual renewals**



SUGGESTED PRESS RELEASE

FOR IMMEDIATE RELEASE

Contact: Daniel Jefferson
Tel: 987-654-3210
Email: djefferson@highlandjewelryappraisals.com

Date: Date you send this press release

Jewelry appraiser Daniel Jefferson also offers jewelry insurance

(City, State): Daniel Jefferson, a jewelry appraiser for more than 10 years, is now also a licensed agent for JIBNA Personal Jewelry Insurance. This means that Highland Jewelry Appraisals, at 500 West Street, now offers jewelry insurance coverage as well as jewelry appraisals.

Appraisals for insurance are the most common jewelry appraisals requested, and jewelry owners often ask their appraiser for advice on insurance. With credentials in both gemology and insurance, Jefferson can provide guidance in both areas.

Jefferson says inflated jewelry appraisals are very widespread in today's market, with valuations that are double or even triple what the buyer paid for the jewelry.

Many consumers mistakenly think that such an inflated valuation is to their advantage. As an insurance agent, Jefferson knows how jewelry insurance works. He can explain to clients why a valuation much higher than the purchase price will actually cost them money.

Clients appreciate how Jefferson shares his insider knowledge. "People can get really nervous about insurance," he says. "I like to walk them through the process and put them at ease."

#

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[Return to Trade Show Booth](#)

[Order brochures or customize brochures](#)

What every JEWELRY OWNER should know



• **70%** of personal property theft losses are jewelry.

- With jewelry scheduled on your Homeowner's policy, a jewelry loss could count as a Homeowner's loss – and that could cost you your "claim-free" rating.
- JIBNA's standalone jewelry policy provides broader coverage at lower cost.
- With this standalone jewelry policy, jewelry claims do not impact your Homeowner coverage.

Call for an appointment to discuss the benefits of switching your jewelry to a JIBNA standalone jewelry policy.



HIGHLAND
JEWELRY APPRAISAL
& Insurance Specialists

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Agent for **JIBNA** Insurance Agency
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The Diamond Doctor is in!

Bring your jewelry in for its 6-month checkup. I'll examine it for little troubles you may not have noticed—loose prongs, a faulty clasp, or damage. Then I'll clean your jewelry and return it more sparkling than before. We can also discuss other ways to safeguard your jewelry. This is a complimentary service. Please call for an appointment.

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& Restoration Specialists
DANIEL JEFFERSON, GG, CIA
Licensed Appraiser
Appraiser #134264/134265/134266/134267/134268/134269
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