

Have a Heart! Protect Your Valentine's Jewelry Gifts



How can you say 'I love you' this Valentine's Day?

Giving the gift of insurance might not be the most romantic choice but it could save you and your loved one heartache later on.

According to a National Retail Federation survey, 17 percent of consumers shopping for a Valentine's Day gift will buy jewelry. Many of those shoppers will be men looking for an engagement ring. Valentine's Day is one of the most popular days for men to propose, with \$6,000 the average price of an engagement ring. Insurance is the best wrapping you can use to protect Valentine's Day diamonds and other jewelry.

Jewelry gifts can be a big investment, and while standard homeowners and renters insurance policies may cover jewelry up to a certain amount, this coverage might not be enough to fully replace the item. What's more, these policies can involve a high deductible and often exclude repair and maintenance. Expensive jewelry is often uninsured or underinsured. [Assurant Solutions'](#) jewelry care plans can help ease concerns about this significant purchase, safeguarding rings and other important jewelry from damage and wear.

Assurant Solutions' care plans typically provide for routine cleaning and maintenance of jewelry, covering a variety of repairs that are often excluded under the original warranty. Lifetime care plans allow jewelry owners to maintain and repair fine jewelry at no additional charge for as long as they own an item and it is covered by the plan.

When buying jewelry for someone you love, there are a few things to keep in mind:

- **Do your research.** What type of jewelry does the recipient generally wear? Delicate and refined? Bold and artistic? Your gift should reflect their taste their style, and how and where they will wear the item.
- **Buy from a reputable dealer.** A bargain is not a bargain if your purchase breaks easily or is defective.
- **Keep receipts.** Typically, the back of the receipt will contain information about the store's return policy in the event your purchase needs to be returned.

To learn more about jewelry protection and other extended service contracts, visit www.assurantsolutions.com.