

Wrap Mom's Jewelry with Insurance This Year

Jewelry Protection Insurance Helps to Safeguard Mother's Day Gifts

A mother's love is forever. Unfortunately, the pristine quality of her jewelry may not be.

With Mother's Day just around the corner, thinking about insuring your jeweled purchases for your mom proves it really is the thought that counts.

In 2014, Americans purchased over \$3.6 billion in jewelry for moms across the country, according to the [National Retail Federation](#). However, few shoppers look into pairing their purchase with an insurance plan that covers jewelry essentials such as maintenance, repairs and periodic cleanings.

While it is true that some homeowners and renters insurance policies cover jewelry when it comes to loss or theft, few actually include coverage for basic care services.



©iStock.com/DragonImages

Jewelry protection plans can provide additional peace of mind for Mother's Day gifts.

[Assurant Solutions](#) provides jewelry protection plans that cover routine care of these valuables at no additional cost. For pieces with greater sentimental value, lifetime care plans are designed to provide protection for as long as a piece is owned and covered.

The [Federal Trade Commission](#) offers these tips to consumers who may be looking into buying a jeweled gift for mom this year.

- **Know your budget.** Understand your personal finances and only spend within your means. As with most Mother's Day gifts, the sentimental value of a piece will often mean much more to mom than a large number on the price tag.
- **Do your research.** Know what you're looking for - such as the type of stone or metal - before you walk into the store. Learning common jewelry markings and phrases could also help you compare quality and price without needing to rely entirely on a salesperson.
- **Confirm the reputation of a seller.** Ask trusted family members and friends for jeweler recommendations, and try a simple online search to learn about other consumers' experiences with a particular vendor.
- **Get details on refunds and returns.** Be sure to check up on a merchant's return policies before making a purchase, in order to best avoid an incurable case of buyer's remorse.
- **Keep track of important information.** Have a salesperson note any details that may influence your decision to buy, such as the size and weight of a jewelry piece. If you do choose to purchase an item, ensure your receipt contains this information as well.

For more information on jewelry protection and tips on how to better care for your valuables, visit www.assurantsolutions.com.