

TRAVELING WITH JEWELRY

As a traveling jewelry professional, you do not enjoy the security of a permanent location. Because of this, you are a target for robbery while traveling. It is imperative to be aware of your surroundings at all times and take steps to stay safe while on the road.

“Do not resist,” is the most important piece of safety advice you should follow if you find yourself in a threatening situation. A Jewelers Mutual insurance policy can replace your inventory and even assist you with counseling to overcome the emotional trauma. But Jewelers Mutual cannot replace your life.

Keep the following tips from Jewelers Mutual in mind to help reduce your risk.

Behind the Wheel

- Keep your car in excellent working condition. Inspect your car every time you return to it, looking for signs of tampering. Give close attention to tail lights, tires, locks, and fluids under your car.
- Purchase “puncture-proof” tires for your car. These tires permit you to keep driving, even when your tire has lost air, to reach a safe place.
- When you rent a car, write down the rental car’s color, make, model, and license number on an index card. Keep the information in a handy place, such as in your car’s sun visor. If you feel you are being followed, the police dispatcher will need that information.
- Never leave your line in an unattended vehicle.

On Your Route

- If you travel to the same destinations repeatedly, take time to find important locations, such as the police department, banks, pay-at-the-pump gas stations, drive-through restaurants, and hotels or motels.
- Establish a realistic plan for each day that you are on the road. Resist the temptation to make a few more stops. You are most vulnerable when you are overly tired.
- Avoid becoming predictable by alternating routes and store visit times.
- When you leave a store, give the store manager your cell phone number and ask him or her to watch you leave. If the store manager sees a car follow you, he or she should call you immediately and notify the police that you may be a victim of an armed robbery.
- Carry a line that is manageable. You must be able to carry all of it with you—in one trip—into a restaurant, hotel, or jewelry store.

- Arrange to leave your line at the last jewelry store you visit each day. This will permit you to relax for the evening. Your line does not need to be kept in the store’s safe or vault. To reassure the storeowner, you can sign a Bailee Waiver that relieves the storeowner of responsibility for your line.

At Home

- Direct all business correspondence to a post office box. Never direct business correspondence to your home.
- When possible, do not take your line to your home. Store it at your company, a jewelry store, or a bank vault. If you must take your line home, take extra precautions to reduce your risks.
- Install an alarm system in your home. Teach all members of your family how to operate it. Test the system on a regular basis to ensure it works correctly and that all members of your residence know what to do if the alarm sounds.
- Meet with police in your hometown. Explain your work and ask for their help. Ask them to monitor your house more closely when they drive by and to note anything unusual. Talk with them about how they would respond if your home alarm were activated. Share your “Danger on the Road” video with them, and provide them with information about Jewelers’ Security Alliance, the nonprofit organization dedicated to reducing crime against the jewelry industry.

In Your Hands

- Carry a fully charged cell phone with you at all times.
- Keep a directory, preferably attached to your sun visor, with the emergency phone numbers of local police. Contact local authorities to determine whether 9-1-1 will work from your cell phone in that area.
- Rehearse what to say to a police dispatcher. You must be concise and specific: “I believe that I am about to be the victim of an armed robbery.”
- Keep track of your location so you can direct the police. Know the street or road names, cross streets and direction.

Jewelers Mutual is your partner in loss prevention. Visit Jewelers Mutual’s Safety and Security page at JewelersMutual.com for the latest information and support materials to help protect your jewelry business. Ask your agent about JM’s training course, **“Danger on the Road: Traveling with Jewelry”** which is available to all Jewelers Mutual policyholders.

Coverage underwritten by Jewelers Mutual Insurance Company, Neenah, Wisconsin. Coverage is subject to underwriting review and approval, and to policy terms and conditions.

Note: Any coverage descriptions are a brief summary of coverage and are not part of any of the described insurance policies, nor a substitute for the actual policy language.

Not all coverage is available in all U.S. states and Canada.