

# RISK MANAGEMENT FOR JEWELLERY TRAVELLERS

A Jeweller's Policy has traditionally provided extensive cover for sales people that carry expensive jewellery, precious stones or metals. There are few specific exclusions, however this does not relieve the policyholder of their duty of care, - a prerequisite of any insurance policy so beware the implications.... For example:

- **Hotel Rooms**

Generally not excluded, which means the risk is covered. Each set of circumstances must be considered on its own merits. Always use Hotel Safes whenever possible. If you have the benefit of unattended vehicle, it may be better to leave goods in your car whilst you have dinner or breakfast, but always remove the goods to your room when you retire for the night. One should try to avoid leaving high values of jewellery in any hotel room when it is unattended.

- **Aircraft Holds**

Always carry your valuables with you in the cabin. Avoid sending them through the luggage carousel.

Increased Airline security is a major problem for those jewellers and dealers that travel by air to conduct their business. Plan well in order that valuables can be carried in the cabin and if absolutely necessary only allow modest values to be placed in the aircraft into the hold, if conditions permit.

For short journeys e.g. to Ireland travel by ferry and car. We can provide cover for unattended vehicles on the ferry providing we know this is what you require and we have agreed the cover.

- **Vehicle Precautions Attended**

Do not place your stock on view or where it can be snatched – even when you are sitting in the vehicle.

Always secure the stock in the vehicle at ALL times using one or a combination of the following methods:

Suitable vehicle and avoid hatchback or estate type of vehicles.

Padlock and chain and secure stock cases to an anchor point within the vehicle boot.

Professionally fitted slam or motorised locking systems.

Internal steel box or cage which should be securely anchored inside the vehicle boot.

The best car alarm – at least Thatcham Category 1 incorporating a back up power supply.

- **Unattended Vehicles**

Do not leave your vehicle unattended when it contains valuables. Insurance is not included unless we have agreed it for specific vehicles.

Ensure that your alarm is maintained and is in full working order at all times.

- **Travelling by Taxis**

Always carry your stock or sample range inside the passenger cabin with you. Under no circumstances must valuables be placed within the car or taxi luggage compartment.

- **Leaving Goods with Trader Customers for Safekeeping**

Providing the security is adequate this is acceptable.

- **Car Identification**

Remove any ID relating to the garage that supplied you with the vehicle. It tells a thief who to ask for a set of duplicate keys! It is said that the best of security codes used for genuine customer identification have a failure rate of 20%

Personal number plates are fun, but make it easy to identify your car, so avoid.

## **Always be on the look out for**

- ◆ Diversions - watch for thieves working in pairs or bigger teams as 'confusion' can often be a creative ruse.
- ◆ Theft by trick, substitution, or sleight of hand.
- ◆ Bogus "new" customers – do not walk into a set up!
- ◆ Anybody suspicious
- ◆ If you ever have a problem with your vehicle such as a puncture or other mechanical problem DO NOT TRY TO REPAIR IT YOURSELF. REMAIN WITH THE VEHICLE WITH THE GOODS SECURED AND IN CLOSE CUSTODY AND CALL FOR ROADSIDE ASSISTANCE, FOR EXAMPLE THE AA OR RAC