

# Jewellery Designer Makers Insurance Cover

Phone 01732 462 886 or get  
a free quote [thmarch.co.uk/jdmc](http://thmarch.co.uk/jdmc)

**Affordable cover  
for your Stock,  
Tools, Liabilities  
& much more!**



# Summary of cover



Below is a brief summary of the core covers that are provided under our Jewellery Designer Makers policy.

- STOCK**  
"All Risks" of physical loss or damage to your own stock, stock entrusted to you and business money.
- ALL OTHER CONTENTS**  
"All Risks" of physical loss or damage to your tools, equipment and business contents.
- EXHIBITION, CANCELLATION AND ABANDONMENT**  
Cover for stock at exhibitions plus irrecoverable expenses in consequence of cancellation or abandonment of an exhibition or trade fair.
- BUSINESS INTERRUPTION**  
Cover for loss of gross profit due to interruption of your business as a result of loss or damage at your premises.
- LOSS OF RENT PAYABLE/ RECEIVABLE - optional**  
Cover for loss of rent in the event of loss or damage at your premises.
- PUBLIC LIABILITY/PRODUCTS LIABILITY**  
Your legal liability to members of the public for injury suffered or property damaged arising from your business activities and products supplied.
- EMPLOYERS LIABILITY - optional**  
Your legal liability as an employer to an employee for injury, death or disease arising out of their employment. If you have employees, such cover is normally compulsory by law.
- PERSONAL ACCIDENT - optional**  
Provides monetary benefits payable in the event of death or injury to an insured person due to an accident.
- TERRORISM - optional**  
Covers loss or damage to your stock and business contents caused by attack of terrorism.  
(This cover is not available in Northern Ireland, Isle of Man or Channel Islands)

Please note, certain covers are optional and dependant on your chosen premium option. A more detailed Summary of Cover and specimen Policy Wording can be obtained upon request.