

CHARLES JEWELLERY / INSURANCE



Welcome to Charles Jewellery / Insurance. We are the first insurance agency in Singapore, leading jewellery insurance. The insured jewellery can be diamond, necklaces, rings, watches, bracelets, gold, platinum goods, or pearls. We offer you the most comprehensive coverage at the most competitive price.

OUR SERVICE GUARANTEE

The reason there are so many 'bad luck' insurance stories is simple. Tempted by saving a few dollars on your premium, you risk losing thousands on a claim. Insurers can only offer low prices by selling a standard policy peppered with 'small print' limiting the sum they will pay out. So if you own a higher-value art & jewellery you're likely to discover - often too late - that your needs aren't adequately covered. Our radical 3 step approach is designed to abolish 'bad luck':

Step 1. We believe in total transparency

We agree with you upfront, exactly what is insured and for how much. This eliminates over and under-insurance, and any haggling after the event. We also offer 'agreed value' for jewellery and fine art - so you know the exact sum you will receive in the event of a loss.

Step 2. We provide broad cover

We provide 'all-risks' cover (including accidental damage) with minimal restrictive conditions, no under-insurance penalties and no small print. It comes from understanding what we are insuring.

Step 3. We aim to pay claims

The moment you make a claim, we are ready to deal with it in a fast, fair and fuss-free way.

Our Value Proposition

We specialize in insuring jewellery and understand that it requires insurance of its own, not just a standard home and contents policy. Our policy is designed to provide premium cover available for jewellery. You can be sure you will be in good hands in the unfortunate event that your jewellery is

stolen, lost or damaged. You will receive insurance benefits that most standard household insurers don't offer. These include:

Itemized Coverage. When you itemize each of your jewellery pieces, we will cover them for the agreed value. This allows you to determine up front the value of each individual item listed in your policy. Then in the event of irreparable damage or loss, you will receive 100% of the agreed value of the item, with no excess or depreciation.

Option to Take Cash. We understand that some jewellery pieces are simply irreplaceable so in the event of irreparable damage or loss you can always choose to take cash for the insured value.

Loss in Market Value Cover. If an itemized piece is damaged, we will not only pay to repair it but will compensate you for any loss in market value as a result of the damage.

Responding to Your Claim Quickly. When you first buy our jewellery policy, you will provide us with a detailed record of your jewellery collection. This will provide us with agreed valuations on your pieces of jewellery. Therefore if you have a covered loss, you will know exactly what you are entitled to.



JEWELLERY (WATCH) INSURANCE

We specialise in jewellery insurance for Engagement Ring, Necklace, Watches and/or other Jewellery Collections together with or without general household contents. We are happy to insure your jewellery items against theft, robbery, burglary, accidental loss or damage, including jewellery worn by you when travelling in overseas and/or kept at home or in a hotel safe. If your jewellery is totally destroyed or lost, Insurer will pay you full value for that piece. If the jewellery is partially lost or damaged, Insurer will pay repair fee. If the market value drops after the repair, Insurer will pay the difference. For an indicative quotation, please fill in the form below or call Charles at + 65 92989284.

Call Us at **+65 9298 9284**

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