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Jewelers Mutual[®]

G R O U P

REFERENCE GUIDE

Your Jewelers Mutual resources
all in one place

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CONTACT INFORMATION

Agent Support

833-419-0215
orchid@jminsure.com

Policyholder Customer Service

888-884-2424
personaljewelry@jminsure.com
[Customer Self Service](#)

Claims Reporting

888-884-2424
[Quick Claims](#)

SERVICE LEVEL AGREEMENT (SLA)

Claims

Initial contact within 1-2 business days for contact of new claims

Underwriting

1-2 days for underwriting review after submission of requested information

STANDARD HOURS OF OPERATION

Monday - Thursday: 7:00 a.m. - 7:00 p.m. Central

Friday: 7:00 a.m. - 6:00 p.m. Central

Holiday Schedule

We are closed all national holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas Day. Hours of operation may vary on the day before or the day after a holiday.

Holiday schedules will be shared by your relationship manager on a yearly basis.

OUTAGE PROCEDURES

In the event of system outage, please follow the procedures outlined below:

During Business Hours:

Monday - Thursday 7:00 a.m. - 7:00 p.m. Central

Friday 7:00 a.m. - 6:00 p.m. Central

Contact the Jewelers Mutual Service Desk **920-521-2102**

After Business Hours:

Call **920-521-2102**, use option 1 for a business emergency.

If you are unable to reach after hours support, please contact Carrie Volp at **920-420-6624**

In both situations, please provide the following:

- A description of the error you are receiving and the impact to your work (unable to take payment, advance past a screen, error message, etc.)
- Include information on relevant impacted parties (customers, agents, etc.)
- A screen shot (including the URL) of the page and the error message

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[UNDERWRITING](#)
[BILLING](#)

UNDERWRITING REFERRAL GUIDELINES

SCENARIO	PAYMENT TAKEN	POLICY ISSUED IMMEDIATELY	ADDITIONAL UW QUESTIONS	ADDITIONAL REVIEW NEEDED	INFO NEEDED
Total schedule \$50,000 or more	No	No	Yes	Yes	JM will reach out to obtain further info
Any schedule with any watch type listed, value ≥ \$10,000, and age of wearers < 40	No	No	Yes	Yes	JM will reach out to obtain further info
Any schedule with a value ≥ \$10,000, and no Lady items listed	No	No	Yes	Yes	JM will reach out to obtain further info
Any schedule with an item valued > \$25,000	No	No	Yes	Yes	JM will reach out to obtain further info
Any schedule with an item type of "Other"	No	No	Yes	Yes	JM will reach out to obtain further info
Any application with a Felony conviction	No	No	Yes	Yes	JM will reach out to obtain further info
Any application with Loss History > \$7,500 within 7 years	No	No	Yes	Yes	JM will reach out to obtain further info

Disclaimers: Appraisals, proof of purchase (detailed sales receipts, copies of the warranty card or owner's manuals for watches), and/or photos will be required at the time of a claim. We recommend those be sent to us no matter the value, using our online portal upload options or emailing them to personaljewelry@jminsure.com. Please include the account number.

Jewelers Mutual team members will reach out directly to the customer in 1-2 business days to gather the necessary information from the applicant directly for any underwriting referrals.

Adjustments to premium and/or deductibles may be made by our underwriting team as a condition to provide coverage.

TRUEPIC GUIDELINES

Jewelers Mutual utilizes TruePic, a company known for industry-leading photo authentication technology to perform virtual inspections at the point of underwriting. Items such as jewelry photos, safe or vault photos and appraisals are submitted through TruePic to support the underwriting process.

For assistance on using the app on IOS or Android, click one of the following links.

[JM IOS](#)

[JM Android](#)

If the customer does not own a smart phone, work with the underwriting team.

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CONTACT / HOURS OF OPERATION

OUTAGE PROCEDURES

UNDERWRITING

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BILLING GUIDELINES

Personal Jewelry Policy Payment Plans

How to Pay:

Pay by phone **888-884-2424** (automated 24/7, or live assistance during our business hours). Accepted payment methods are Mastercard, Visa, Discover, and electronic funds transfer.

Click for [Quick Bill Pay](#).

FIRST PAYMENT ON A NEW SUBMISSION:

2-Pay Plan: 50% due plus any taxes or fees

4-Pay Plan: 25% due plus any taxes or fees

8-Pay Plan: 20% due plus any taxes or fees

12-Pay Plan: 15% due plus any taxes or fee

**On consecutive years, the payments will be divided evenly.*

2-Pay Plan: "Semi-Annual"

First payment due when issued **or** on policy effective date at renewal. Second invoice sent out 180 days (6 months) later.

Eligibility: Premium is \$200 or more

4-Pay Plan: "Quarterly"

First payment due when issued **or** on policy effective date at renewal. Remaining invoices sent every 90 days (3 months) until premium is paid in full.

Eligibility: Premium is \$400 or more

8-Pay Plan:

First payment due when issued **or** on policy effective date at renewal. Remaining invoices sent every month until premium is paid in full.

Eligibility: Premium is \$800 or more

12-Pay Plan:

First payment due when issued **or** on policy effective date at renewal. Remaining invoices sent every month.

Eligibility: Premium is \$1200 or more