See How We Compare	Jewelers Mutual	Typical Homeowners	Typical Rider
Loss	\bigcirc	×	\bigcirc
Theft	\bigcirc		\bigcirc
Damage	\bigcirc	Not always covered	Not always covered
Disappearance	\bigcirc	×	\bigcirc
Flood or Earthquake	\bigcirc	Not always covered	Not always covered
Worldwide Travel	\bigcirc	\bigcirc	\bigcirc
Out-of-Pocket Cost	\$0 deductible option	Homeowners deductible applies	May have a deductible