

# Jewellers Block Insurance Policy



*Comprehensive insurance protection for jewellers, goldsmiths, diamond merchants, and bullion dealers*



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Synergy Insurance Broking Pvt. Ltd.  
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)  
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## WHO NEEDS IT

- Retail & Wholesale Jewellers
- Workshops
- Gem & Bullion Dealers



Retail & Wholesale Jewellers



Gem & Bullion Dealers



Workshops

# WHAT DOES IT COVER

## Stock in Premises

*Loss or damage to **gold, silver, diamonds, precious stones, jewellery, and bullion** while::*

- On display
- In safe/vault
- In transit (within specified limits)
- In custody of insured, partners, employees

## Premise Contents

*Damage to **furniture, fixtures, fittings, safes, and display counters***

## Stock in Transit

- *While in transit by **insured, partners, employees, or couriers***
- *Includes **registered post, air freight, and angadia** movement*

## Personal Carrying

*Jewellery carried to exhibitions, clients, or trade shows*

## Optional Extensions (Add-ons)

- Terrorism cover
- Fidelity guarantee for employees
- Exhibition cover outside India
- Third-party liability for client property

# MAJOR EXCLUSIONS AND KEY CONDITIONS

## Major Exclusions

- Unexplained losses or stock discrepancies
- Loss during illegal trade or due to willful negligence
- Theft from unattended vehicles
- Consequential losses (unless specifically covered)
- War, terrorism (optional), nuclear risks

## Key Conditions

- Daily stock declaration may be required
- Premises must meet security norms (CCTV, alarm, safe, etc.)
- Discounts for burglar alarms, strong rooms, and armed guards