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INSURING VALENTINE’S DAY JEWELRY

ATLANTA - With Valentine’s Day nearly upon us, Insurance and Safety Fire Commissioner John F. King would like to remind Georgians to check their homeowner’s insurance policies to see if they include coverage for expensive jewelry.

“Diamonds, gold, and other high-value items are common gifts for Valentine’s Day. This is why it is very important to check with your agent to see if your policy covers these items,” said Commissioner King. “I also advise you to make a digital and written record of your new gifts and store it somewhere safe outside of the home, such as a P.O. Box or on the cloud.”

Jewelry is considered high-value property that can be easily lost or stolen, so consumers should consider checking with their agent to see if it is covered in their homeowner’s policy, along with the amount of coverage included. These policies will cover the items at their appraised value.

Anyone with questions about property insurance can contact Commissioner King’s Consumer Service Division at 404-656-2070 or toll-free at 1-800-656-2298. Calls are taken from 8 a.m. to 6 p.m. Monday through Friday, and information is always available online at www.oci.ga.gov.

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