



# JEWELLERS, FURRIERS AND PAWNBROKERS

The CHES Special Risk Inc. SPECIE team has many years' expertise in arranging specialist cover for Jewellers, Furriers and Pawnbrokers and can offer a complete package specially designed to meet your clients needs with competitive commission rates.

The CHES Special Risk facility is underwritten at Lloyd's of London who are an internationally recognized specialist insurer in this class of business worldwide.

We can cover:

**JEWELLERY WHOLESALERS & RETAILERS**

**JEWELLERY MANUFACTURERS & REPAIRERS**

**PAWNBROKERS**

**ANTIQUÉ DEALERS**

**ART GALLERIES & DEALERS**

**CHEQUE CASHERS**

**CASH IN TRANSIT**

**BUREAU DE CHANGE**

**FINE ART & JEWELLERY AUCTION HOUSES**

Our specialist JB policy wording is tailored to your clients' requirements and can include:

Stock, Goods in Trust and Money Including cover for hold ups, snatch and grabs, sleight of hand, sales persons whilst away from the premises, parcels sent by post or courier, mysterious disappearance and defective title.

Material Damage Includes cover for buildings, tenants improvements, contents (including fixtures and fittings), computers, personal effects of staff, laptops and company mobile phones.

Business Interruption Covering loss of profits as a result of an insured loss under the Stock, Goods in Trust and Money or Material Damage covers.

**Extensions can include:**

- ▶ Denial of Access
- ▶ Public Utilities
- ▶ Disease, Infestation and Public Sanitation
- ▶ Additional Increased Costs of Working

**PERSONAL ACCIDENT (ASSAULT)**

Personal accident cover for bodily injury to staff if assaulted as a result of theft or attempted theft

**COMPREHENSIVE GENERAL LIABILITY**

Protection for negligent loss or damage to third parties and their property Products Liability Protection arising from the liability for goods sold

**EMPLOYERS LIABILITY**

Protection for negligent injury to employees sustained during the course of their employment

**TERRORISM**

**PROFESSIONAL INDEMNITY**

Protection for errors in valuations

**EMPLOYEE DISHONESTY**

Cover for loss of stock as a result of dishonest or fraudulent acts by staff

With capacity in house for limits in excess of CAD\$10,000,000 for stock and CAD\$5,000,000 CGL, we are confident that we will be able to respond to your clients needs.

**OUR MARKET APPROACH IS DIFFERENT FROM OTHER MANAGING GENERAL AGENTS & INSURANCE ORGANIZATIONS**



**MAKE YOUR MOVE**

ChesSpecialRisk.ca

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