

# PROTECTING WHAT YOU'VE ENTRUSTED TO US

INSURED BY MARSHALL+STERLING · UNDERWRITTEN BY LLOYD'S OF LONDON

---

## Your Items Are in Good Hands

*A note about how we protect the property you leave with us*

When you bring something valuable to us — a ring passed down from your grandmother, a watch you've worn for twenty years, a piece of equipment that helps you earn a living — you're trusting us to keep it safe. We take that seriously. That's why we carry specialized insurance through **Marshall+Sterling**, underwritten by **Lloyd's of London** — one of the most respected names in insurance worldwide, with a 300-year history of protecting the world's most valuable property.

### OUR COMMITMENT TO YOU

**If anything happens to your item while it's in our care, you will be made whole.**

Our policy is designed to pay what it would actually cost to replace your item at today's market value — not a depreciated figure, not a discounted estimate. The real cost to put a comparable item back in your hands.

### WHAT THIS MEANS FOR YOU

- ✓ **Your item is covered at full replacement value.** Coverage reflects what it would cost to replace your property on the open market — so you're protected against fluctuations in price for gold, gemstones, watches, electronics, and other valuables.
- ✓ **Protection backed by Lloyd's of London.** Lloyd's is the same market that insures fine art, museum collections, and the world's most valuable jewelry. Your item is held to that same standard.
- ✓ **Specialized expertise.** This isn't a generic business policy. It's a program built specifically for business like ours, by a brokerage that has served our industry for years and understands exactly how to value the property in our care.
- ✓ **A clear, professional claims process.** If something ever goes wrong, you won't be left chasing answers. Marshall+Sterling handles the claim directly with the underwriter on our behalf — so you're treated fairly and resolved quickly.

### WHY WE CHOSE THIS COVERAGE

We could have chosen a standard policy. We didn't. The items our customers leave with us aren't just objects — they often carry real meaning, real history, or real financial weight. Carrying the right insurance, with the right limits, valued the right way, is how we honor the trust you place in us every time you walk through our door.

---

**Questions about how your property is protected?** Please ask — we're happy to walk you through it.

Insurance program administered by Marshall+Sterling Insurance · **Underwritten at Lloyd's of London**