



Jewelers Mutual Insurance

Table of Contents

Introduction.....	2
Requirements.....	2
Licensing.....	2
Offering the Quote with a Year’s Free Premium.....	3
Offering the Quote without a Free Premium	5

Introduction

To provide even more value to retailers and consumers, Jewelers Mutual Insurance Company and The Edge have teamed up to offer to customers a point of sale an opportunity to obtain an insurance quote on items worth over a certain amount. When the sale of an inventory item is complete, the associate will be prompted to offer the customer a free personal insurance quote from Jewelers Mutual. The item amount is subject to change, but is currently \$2,500.

One of the biggest benefits to both you and your customers of Jewelers Mutual is that replacement items come from you, the jeweler, not a supplier of the insurer's choice. Second, this coverage includes certain preventive repairs. Finally, this convenience makes the insurance process much faster and easier for your customer, which is better for the protection of his or her new purchase. It is even possible that the consumer will be insured before he/she leaves your store.

There are two options for how this quote can work:

1. For eligible customers, the store can offer to pay the first year's premiums. Your store must be located in, and the customer must live in, a state where such this practice is permitted. If your store (or the customer) are located in a state where this practice is not permitted, this option will not appear to you.
2. If the above option is not available, you can still offer the free insurance quote.

IMPORTANT!

By law, insurance quotes are allowed to come from only licensed insurance agents. The exact wording is provided to protect against accidentally advising the customer of insurance rates, coverages, and workings.

NOTE!

All the text on screens and receipts are subject to change as legal requirements arise; they may change automatically without the need for an Edge software update.

Requirements

Only inventory item sales are currently eligible for this process.

Licensing

This is offered by Jewelers Mutual Insurance by invitation. If you participate, Jewelers Mutual will contact The Edge to have your license updated.

Offering the Quote with a Year's Free Premium

To use the Jewelers Mutual add-on:

1. Conduct a sale as usual. When you select **Done** to complete the sale, you will be prompted to decide if you want to offer the one-year free premium option to the customer. This is only permitted for stores located in, and customers who live in, eligible states and by agreement between Jewelers Mutual and the retailer. If this option does not appear, proceed as described in the section entitled [Offering the Quote without a Free Premium](#).

One Year of Complimentary Jewelry Insurance

JEWELER DECISION DO NOT READ OUTLOUD: As part of this sale, would you like to provide this customer with the first year's policy premium for jewelry insurance coverage from Jewelers Mutual Insurance Company?

Yes

No

< Back Next > Cancel

2. If this option appears, you can select **Yes** or **No** and then **Next**.
3. If you answered **No**, go to the section entitled [Offering the Quote without a Free Premium](#). If you answered **Yes**, the prompt to offer the quote to the customer will appear.

One Year of Complimentary Jewelry Insurance

SAY TO CUSTOMER: We are willing to pay for the first year's policy premium for jewelry insurance coverage for your purchase from a company we trust, Jewelers Mutual Insurance Company. In order to receive coverage, you must first complete an application. Is it OK for us to securely send your e-mail address and purchase details to them so you can learn more about this coverage and how to apply if you are interested?

Yes

No

< Back Next > Cancel

4. Based on the customer's answer, select **Yes** or **No**. If the customer said no, select **No** and then **Next**. You'll be directed back to The Edge **POS** screen where you can process the receipt as usual. If he or she said yes, select **Yes** and **Next**. You will be prompted to explain how the quote works and to verify or obtain the customer's email address.

One Year of Complimentary Jewelry Insurance

Ask Customer: "You will receive instructions via email. To which address should those instructions be sent?"

WORK: phyllisshuqualak@msn.com

Buttons: Edit Customer, Add eMail, Edit eMail, < Back, Next >, Cancel

Options in this screen include:

- Edit Customer** Go to and edit the customer record.
- Add eMail** Add an email address to the customer record.
- Edit eMail** Edit the address shown on the screen.

5. If needed, make changes to the customer’s email address and select **Next**. You will be prompted to submit the information to Jewelers Mutual Insurance Company.

Free, No Obligation Jewelry Quote

Click SUBMIT to submit the description.

Buttons: Edit Customer, < Back, Submit, Cancel

6. Select **Submit**. This will provide Jewelers Mutual with the customer’s email address and information required to produce the quote. You will be returned to The Edge where you can process the receipt as usual.
7. Preview the receipt; notice that there is language concerning the quote listed on the receipt like a sale line.

NOTE!

If you cancel out of the wizard, there is an option to include information about the program on the receipt for the customer to review later.

Offering the Quote without a Free Premium

If you're not offering to pay for the premium:

1. Conduct a sale as usual. When you select **Done** to complete the sale, you will be prompted to offer to provide a copy of the purchase description to JMIC for a quote from them.

Free, No Obligation Jewelry Quote

SAY TO CUSTOMER: We think that protecting the items you purchased today is important. Would you like us to share a copy of your purchase description with Jewelers Mutual so that you can receive a no-obligation, jewelry insurance quote at your provided e-mail address?

I certify that the customer answered yes, and agreed to provide a purchase description to receive information from Jewelers Mutual Insurance via e-mail.

Not at this time.

2. If the customer says no, select the **Not at this time** option and select **Next**. You'll be returned to The Edge to process the receipt as usual. The receipt will contain a note reminding the customer that the quote is available at a later time. To provide the quote at a later time, find the transaction using **POS ► Receipts** and use the **Supervisor** menu to offer the quote.

If the customer says yes, select the option certifying that response and select **Next**. You'll be prompted to confirm the email address as described above.

3. If needed, make changes to the customer's email address and select **Next**. You will be prompted to submit the information to Jewelers Mutual Insurance Company.

Free, No Obligation Jewelry Quote

Click SUBMIT to submit the description.

4. Select **Submit**. This will provide Jewelers Mutual with the customer's email address and information required to produce the quote. You will be returned to The Edge where you can process the receipt as usual.
5. Preview the receipt; notice that there is language concerning the quote listed on the receipt like a sale line.

NOTE!

If you cancel out of the wizard, there is an option to include information about the program on the receipt for the customer to review later.