

# GKP News

A newsletter for friends & clients of Gress Kinney Parrish Insurance Center, Inc.



## Jewelry Protection

**Have some new jewelry in the house? Protect it!**

Ah, Valentine's Day is near, and love is in the air. Well, love and a few other things, such as chocolates, romantic dinners, candy hearts that say "Be Mine" - and, of course, jewelry.

It's exciting to receive jewelry from a loved one — or to give it as a gift. Not to mention romantic. But if you're lucky enough to have some new jewelry in your home this Valentine's Day, you should take a few minutes to think about something you probably don't find exciting or romantic: insurance.

Don't know where to turn? Don't worry. At Gress Kinney Parrish, we think it *is* exciting to help our customers protect what's most important to them — so we're ready to help and can answer all of your questions.

### **Things to consider when insuring jewelry:**

**You may need to purchase additional coverage.** Your homeowner's policy covers valuable items such as jewelry only up to set amounts. If the cost of replacing your jewelry exceeds that limit, you will want to purchase scheduled personal property coverage. You can check your policy or give us a call at 509-575-0300.

**You might want to reconsider your deductible amounts.** As always, this impacts your policy premium. It's a good idea to take a look at your deductibles whenever you make a change to your policy.

**Do you need an appraisal?** You may need to have an independent appraisal if the insurance company requires it or if you don't know the value of your jewelry. Each item should be listed with a description and value on paper.

**What kind of coverage is offered?** You'll want to determine if items are covered no matter where they are, whether they're in Yakima, or on an international trip, and if the policy offers full replacement cost. You also should ask if you will be required to replace your jewelry if lost or stolen, or if you can simply keep the cash settlement.

**Pictures can be helpful.** Lost or stolen pieces of jewelry sometimes can be recreated if the jeweler has a good photograph to work from.

**Should I go with a company that specializes in jewelry insurance?** There are companies that specialize in jewelry insurance. Whether you choose one of these, or a company that we represent, you'll want to make sure they are reputable and stable.

**Is the value of your jewelry mainly sentimental? Is an item irreplaceable?** If the answer to either of these questions is "yes," you might consider foregoing insurance. But please, talk to us at 509-575-0300 before making that decision. That's what we're here for.

Of course, it's important to store your jewelry securely when it's not in use; a safe in your home or a safe-deposit box is best. We want your jewelry to be replaced if it's lost or stolen, but we'd rather your sentimental and valuable pieces stay with you and your family for years to come.

Here's hoping your Valentine's Day is full of fun and romance. And if there's no jewelry involved, well, there's always next year!

### **Contact Us!**

For further questions and assistance, please contact **Gress Kinney Parrish** at **509-575-0300**.

Content provided by [Safeco Insurance](#)

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**And the winner  
is...  
David Dzul**

David has been a client with us since 2016. Thank you, David!

We appreciate you & your confidence in us.



**Just Keep Talking  
Referral Program**

We are sending out a \$5 gift card for every referral you send us. Then each quarter we will draw a \$50 winner! Just refer your family, friends & neighbors to our agency. When they call or walk in for a quote and tell us **YOU** referred them **You're A Winner!**

## Power Outage

### Ready for a power outage or emergency?

It's always a good idea to have an emergency kit handy in case of power outages or other issues — especially with the threat of stormy weather in fall and winter. See recommendations from the American Red Cross below.

#### Emergency kit basics

- Water (one gallon per person, per day; keep a two-week supply at home)
- Food (non-perishable, easy-to-prepare items; two week supply at home)
- Flashlight and battery-powered radio, along with extra batteries
- First-aid kit, toiletries, medications and medical items
- Multi-purpose tool
- Copies of personal documents, along with family and emergency contact information
- Extra cash, clothing and blankets
- Cell phones and chargers
- Maps of the area

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