

Bene'-Kelly Insurance Newsletter

11880 Gravois Road, St. Louis, MO 63127
314-849-2888
www.bene-kelly.com

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Do you have some new jewelry in your home? Protect it!



Valentine's Day is near, and that usually means chocolates, romantic dinners, and jewelry! It's a good time to be sure your valuables are properly covered. Below are a few things to consider when insuring your jewelry:

- Your home insurance provides some coverage for valuable items such as jewelry up to a set dollar amount; **however**, if you lost a piece of jewelry or if a stone fell out of a ring, you would **not** have coverage unless you added Scheduled Personal Property Coverage.
- You can schedule each piece individually on your home policy for a nominal cost and gain the benefit of broader

coverage without having a deductible.

- Having an appraisal is always recommended and most companies will require one if your jewelry is valued at \$10,000 or higher.

If you need more coverage, give us a call.

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

News Around the Office

The Team Member we are highlighting this month is Stephanie Kelly.

Stephanie Kelly - Sports lover, runner, and Insurance Agent!

Stephanie began her career with the family business in 2012 after spending some time as a stay at home mom. Along with her husband Michael, she is raising three teenagers-Ryan, Claire and Liz.

Able to handle all aspects of insurance--Property & Casualty, Life, Health and Business--Stephanie likes the problem solving part of insurance.

Because she never passes on a sweet treat, running is an important part of her week. In her leisure time, you will find Stephanie on the soccer field sidelines, watching the Blues and the Cardinals or trying to bring old furniture back to life.

