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Say 'I do' to defending your diamond: top tips for protecting your bling when getting hitched

Last year, Halifax Home Insurance received 437 claims for lost or stolen jewellery, peaking at 55 claims in September.

As the nation counts down the days until the Royals walk down the aisle, many couples will be making similar plans as wedding season kicks off.

With brides and grooms focused on looking for 'something old' or 'something blue' many will forget to check if their shiny 'new' purchases are properly insured.

Head of Underwriting, Halifax Home Insurance, David Rochester says: "When planning a proposal or your wedding, it's easy to forget about the importance of having your jewellery insured.

"We are therefore reminding people of the importance of making sure your jewellery is covered for theft, damage and loss both inside and outside the home.

"Making sure you have the right level of cover means newlyweds can leave for their honeymoon knowing that their jewellery is properly protected."

Top tips to protect your jewellery when getting married:

1. **Over the threshold:** Tell your insurer about any high value items, and keep valuation certificates or receipts in case you need to claim
2. **Wedding favours:** Think about if you need to take out additional specified items cover to insure your most precious possessions
3. **Something borrowed:** Don't leave jewellery in conspicuous places such as on windowsills which can be easily reached by burglars
4. **Bridal veil:** Keep valuables in a safe or locked cabinet and avoid 'safe' places such as under the bed or in bedside drawers – these are the first places burglars look
5. **Photoshoot:** Take photographs of your valuable items as this can help insurers to process a claim more easily, or to help have the item re-created

Lynn Tones, Fellow of the NAJ's Institute of Registered Valuers, Aurum Jewellers, said: "It's not just those getting married that need to think about insuring their jewellery. The prices of metals and gems fluctuates with time (**see table 1**), so it is recommended that jewellery items are valued every two to three years by a professional accredited valuer.

“Those who were married thirty years ago are likely to have seen the price of their wedding band increased significantly. It really is important to have an expert to provide an accurate value of your jewellery.”

Royal Wedding	Princess Anne & Captain Mark Philips (1973)	Prince Charles & Lady Diana Spencer (1981)	Prince Charles & Camilla Parker-Bowles (2005)	Prince William & Catherine Middleton (2011)	Prince Harry & Megan Markle (2018)
Price of gold (£)	41.58	226.90	244.49	980.36	952.17
Price of diamond (£)	3,000.00	5,914.00	9,575.00	14,458.00	19,489.00

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Editors' Notes:

*Based on in-house claims data from 2017

Table 1: Price of gold based on a troy ounce (31.1gr) 24 carats gold. Price of diamond based on round brilliant cut, 1.00ct, IF clarity, colour D/E, triple excellent with no fluorescence, GIA certificated. Data supplied by Aurum Jewellers.

Halifax Home Insurance currently increases customers' home contents one month before and one month after their wedding day to allow for additional valuable items in the home. Home Solutions customers' valuables limit is increased by £3,000.

Halifax Home Insurance, Home Insurance Ultimate and Home Solutions are all underwritten by Lloyds Bank General Insurance Limited. Halifax Home Solutions and Home Insurance Ultimate have a 5 star Defaqto rating. The 24-hour emergency hotline is provided by Royal & Sun Alliance Insurance plc (RSA).

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More tips on protecting your jewellery [online](#).