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Jewelers eNews

FOR MEMBERS OF THE U.S. JEWELRY INDUSTRY
FROM JEWELERS MUTUAL INSURANCE COMPANY



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Jewelers Mutual[®]
INSURANCE COMPANY

24 Jewelers Park Drive
P.O. Box 468
Neenah, Wisconsin 54957-0468 USA

800-558-6411 FAX: 920-725-9401
YourInsuranceExpert@jminsure.com
JewelersMutual.com

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Suspicious behavior?...

Five tips can help you recognize when your store is being cased

When a customer files a claim for losses resulting from crime, Jewelers Mutual has found that the policyholder often reports having had a “gut feeling” that something wasn’t right. Maybe there had been an unusual car parked across the street or the business had received an odd phone call. In such instances, the policyholder likely had experienced *casing*, a criminal’s staking out a business to identify points of vulnerability. Here are five tips to help you recognize “suspicious behavior” that could be a prelude to a crime:

Curious customers — A new customer asks you, “So how many people get stuck working this late on a Saturday?” Be discreet if customers are nosy about how you operate your business.

Fidgeting — It’s true they asked to look at engagement rings, but they shouldn’t be that fidgety. Be especially cautious if they avoid eye contact.

Fixture shopping — Does your customer seem more fixated on the fixtures than on the beautiful necklace you are showing her? Beware if she appears to be more interested in the cases, displays, or doorways.

Interested in everything — You greet your customer and ask what he or she is interested in seeing today. “I’m not really sure.” Vagueness could be a clue that the “customer” is interested in stealing everything you have in stock.



Avoiding attention — Generally speaking, customers love attention. Criminals hate it. Introduce yourself, make eye contact and ask their names. If they hesitate, make a mental note and write down a description of their appearance and the vehicle they drive.

Trust your instincts

If you sense your store is being cased, trust your instincts. Call the police or mall security and ask them to visit your store as soon as possible. It’s not an emergency yet, but keep in mind that police visibility can deter a crime.

Remember, the best protection starts with prevention! 

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JSA provides guidance to combat crime at jewelers' homes

As a retail jeweler, you are keenly aware of the risks you face when you are working and traveling with jewelry. However, if you're not following sound security habits at your home, you may be putting you and your family at risk of a home invasion. Unfortunately, it happens more often than you may think. The most frequent crime scene for off-premises losses reported in 2012 was a jeweler's residence.

To help you take precautions against this threat, we've reproduced the applicable section of the comprehensive Manual of Security published by Jewelers' Security Alliance. The valuable advice that follows is an excellent, albeit very small, example of the value of JSA membership. JSA serves as the security watchdog for the U.S. jewelry industry, coordinating among law enforcement agencies and lawmakers to enhance the prevention of jewelry crime and the apprehension of perpetrators. JSA members receive a wealth of online and print resources to help them mitigate jewelry-crime risks. Jewelers Mutual values these services so much that it provides JSA membership for free to all of its eligible policyholders.

Excerpt from Jewelers' Security Alliance (JSA) Manual of Security

SECURITY AT HOME

The Jewelers' Security Alliance records over 20 cases in the U.S. each year in which a jeweler's residence was the location of a major loss or injury. About half involved retail jewelers in which the robbers seek to bring the retailer back to his or her store to rob it, or in which the robbers seek jewelry kept at home. The other half involve cases in which traveling salespersons are followed home, often being robbed in their driveways. Many tragic cases show the danger that jewelers, family members and loved ones face at home.



Crimes at the homes of jewelers stand as a frightening reminder for people in the jewelry industry that security is a 24-hour-a-day, seven-day-a-week job. When a jeweler finishes his or her business day, and locks the store, office or manufacturing facility, the need for careful security does not stop.

By studying several hundred of cases over many years, JSA has developed a series of security recommendations for jewelers to follow at home:

- ▶ **Casing.** All attacks on jewelers' homes are preceded by some form of casing, in which the criminals follow a jeweler, stake out his home or business, and try to find out information about him, his patterns and his family. All jewelers should be careful at all times to see if they are being watched or followed. Are people sitting in a car near your home or business for too long? Is a car following you when you leave the store? Do you have suspicious phone calls or suspicious "customers" visiting your store? The best opportunity for stopping a home invasion is to spot suspects during the casing period and to call the police.

Continued, next page.

Vary route. Vary your route and time of travel to and from work. Be alert to people following or watching you. To determine if you are being followed, drive very slowly and observe if any vehicles are hanging back and unwilling to pass you.

Suspicious incident logbook. Many jewelers have found it helpful to keep a suspicious incident logbook at their business premises in which all employees can record things that appear to be "not quite right." The log can be used to write down details such as license plate numbers, names used, time, physical description and other information regarding suspicious incidents that may later be helpful to police.

Training family members. Even the youngest family member in your household needs some instruction about the dangers of the jewelry business and how they must cooperate. Family members should be trained not to give out information on the phone, not to open the door to unknown people, to be extremely careful regarding delivery personnel, and to watch for suspicious people watching the house. Even temporary visitors, such as an in-law or babysitter, need specific instructions.

Physical security at home. Security features should be a very important factor in selecting the residence in which you choose to live. Jewelers should evaluate such issues as a dead-end vs. heavily traveled street, the closeness of neighbors, and the garage or parking set-up. Other issues of physical security must also be given careful consideration, such as having proper locks, an alarm system and good lighting. There are jewelers who highly recommend a dog at home for warning and protection.

No large safe or jewelry merchandise at home. Never keep jewelry merchandise or a large safe at home. Personal jewelry may be kept in a small, concealed safe in a floor or wall. Consider keeping valuable personal jewelry in a bank safe deposit box when not being used.

Trusted neighbors. Whether near your home or business, trusted neighbors can provide additional eyes for spotting suspicious behavior by those casing you. Discuss with trusted neighbors your special risks as a jeweler and enlist their help.

Household help. Every household worker who comes into your home puts you at greater risk. Cleaning professionals, lawn help, babysitters, painting and remodeling people, and a long list of workers with access and knowledge of your household all pose some risk. Even if they are honest themselves, they may have boyfriends, spouses, relatives or friends who are criminals, or they may unintentionally provide information to those who then target you. You must screen, monitor and supervise all household help very carefully. In the case of a nanny or someone with close contact with your household, or in the case of someone who lives with you, a background investigation of that person is suggested.

Telephone. Have an unlisted and unpublished home phone number. Keep a charged cell phone with you at all times, including at your bedside at night.

Establish contact with your police department. Before any problem develops, contact your local police department and get to know someone in a supervisory position. Explain to the supervisor or chief the special crime risks of jewelers so that, if you do have a problem, you will be calling someone whom you know.

Security code phrase. Jewelers should consider having a family security code phrase that can be used to alert a family member on the phone to a crime problem. The code phrase must not raise the suspicions of criminals holding the jeweler or family hostage.

Assume a criminal will use any means, including violence, to steal jewelry from your home. What can possibly take a higher priority for a jeweler than the safety of his or her family and loved ones? 