

BriteCo Removes Maximum Coverage Limits for Jewelry and Watch Insurance

Expanded coverage removes maximum insured-value limits for individual pieces and collections, enabling greater protection for high-value jewelry and watches

EVANSTON, IL, UNITED STATES, September 29, 2026 /EINPresswire.com/ -- [BriteCo](#), a leading

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BriteCo CEO Dustin Lemick

provider of modern jewelry and watch insurance, today announced a significant expansion of its insurance program: there is now coverage for jewelry of any value, with no maximum that BriteCo won't consider for individual jewelry and watch items or for scheduled collections, subject to underwriting review and approval.

The enhanced limits make it possible for BriteCo to serve an even broader range of jewelry and watch owners, from customers protecting a single engagement ring or luxury watch to collectors seeking coverage for high-value and million-dollar collections, pending standard underwriting

qualification. The change removes BriteCo's previously published limits of up to \$300,000 for an individual item and \$750,000 for a scheduled collection.

“Jewelry and watch collections don't stop at an arbitrary dollar amount, and we don't believe specialized insurance should either,” said [Dustin Lemick](#), founder and CEO of BriteCo. “Removing maximum insured-value limits gives customers with exceptional pieces and collections access to the same simple, specialized protection BriteCo was built to provide. Whether someone is protecting one meaningful ring or an extensive collection, our goal is to make getting the right coverage fast, straightforward, and dependable.”

Specialized Protection for Jewelry of Any Value

BriteCo's expanded program allows customers to apply to insure individual pieces and complete collections without a predefined maximum insured value. To better serve all customers, BriteCo will consider all applications for jewelry and watch items of any value. Individualized and collection value limitations no longer apply. Our underwriting team will consider applications of any value for coverage. Each policy is individually reviewed by BriteCo's underwriting team to ensure coverage appropriately reflects the items and risk involved.

[BriteCo's jewelry and watch insurance](#) provides worldwide protection and covers risks including accidental loss, theft, damage, and mysterious disappearance. Standard policies also feature \$0 deductibles, while coverage can provide up to 125% of an item's appraised value to help account for increases in replacement costs.

The expanded limits are particularly relevant for owners of luxury watches, rare gemstones, heirloom pieces, and substantial jewelry collections who may have previously encountered maximum-value restrictions when seeking specialized coverage.

"High-value jewelry owners shouldn't have to piece together protection simply because their collection exceeds a predetermined threshold," Lemick said. "This enhancement allows us to meet customers where their collections are today — and where they may grow tomorrow."

Modern Insurance for a Changing Jewelry Market

Founded in 2017 by a third-generation jeweler, BriteCo was created to make standalone jewelry insurance faster, easier, and more affordable than traditional options. Today, customers can access BriteCo coverage directly online, through thousands of independent insurance agents, and through participating jewelry retailers.

BriteCo customers can receive an online quote in less than 60 seconds, and the company's specialized policies are backed by Glencar Insurance Company, an AM Best A+ rated insurance carrier.

The removal of maximum insured-value limits continues BriteCo's effort to modernize how consumers protect jewelry and watches while providing specialized coverage that is separate from homeowners or renters insurance.

Customers and collectors can learn more and check their price at brite.co.

About BriteCo

BriteCo is a leading provider of modern jewelry and event insurance. Founded in 2017 by a third-generation retail jeweler, BriteCo specializes in standalone protection designed to make insurance faster, easier, and more affordable. Its jewelry and watch insurance offers worldwide coverage for loss, theft, and damage, with policies backed by an AM Best A+ rated insurer. BriteCo coverage is available directly online, through independent insurance agents and brokers, and through participating jewelry retailers.

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