



## Selling with Security

Jewelry thieves use trickery, sleight of hand, stealth, the element of surprise, and the threat of force to steal from jewelry businesses.

**To reduce the risk of theft of all types, always follow our three security habits:**

1. **Meet and greet** — Greet each customer who enters the store and make immediate eye contact. Your customers will appreciate the attention; however, anyone casing your store to plan a crime will feel uncomfortable. If you are already waiting on a customer, let the new visitor know that someone will be with him or her shortly.
2. **One on one** — Wait on one customer at a time. This makes customers feel important and deters thieves who prefer sloppy customer service. Show only one item at a time to reduce the risk of sneak theft, grab and run, or “switching” jewelry.
3. **Turn the key** — Keep showcases locked and remove the keys when unattended. To keep your keys at hand, place them on a key holder that fits on your wrist or a key chain worn around the neck. Never place keys on the counter where they could be taken or hang them where a thief could make a quick, unnoticed grab.

**Other recommendations:**

- When showing jewelry, be prepared with display pad, cleaning cloth, tweezers, loupe, calculator, pen, and any other required tools so you won’t need to step away.
- Pay attention to each customer and to each piece of jewelry that you are showing.
- Keep every slot in display trays filled with merchandise or markers so you know if an item is missing.

## Contents

### UNITED STATES

SELLING WITH SECURITY	PAGE 1
THEFT	PAGE 1
ROBBERY	PAGE 2
CASINGS	PAGE 3
BURGLARY	PAGE 3
TRAVEL LOSSES	PAGE 4
SHIPMENTS	PAGE 5
PREVENTING FRAUD	PAGE 5
PROTECTING CUSTOMERS	PAGE 6

- Require identification before showing high-value items.
- Be alert for customers who attempt to distract you.
- Inspect showcases whenever you clean the glass, looking for evidence of tampering.
- Don’t permit the public to use your restroom unless there is access from the show floor.
- Distribute high-value merchandise in various showcases located away from the entrance.
- Ask salespeople, delivery people, and repair or service workers for identification before doing business with them.
- Immediately report all suspicious activity, including being cased, to the police and the Jewelers’ Security Alliance at 800-537-0067 or [jsa@jewelerssecurity.org](mailto:jsa@jewelerssecurity.org). Contact JSA about joining a jewelry crime network.
- Learn more about retail security by taking Jewelers Mutual’s interactive, online security course—***Selling with Security***—at [JMUniversity.com](http://JMUniversity.com).

## Theft

Theft involves taking property with the intent to steal it from its rightful owner. Common theft methods include: 1) grab and run, 2) sneak theft, 3) distraction, and 4) switches. We will address robbery in a separate section.

### Grab-and-run theft

- While you cannot treat customers as thieves, **showing one item at a time** will reduce the risk of a grab-and-run loss.
- Permit the customer to compare two or more items by **displaying a second item** on your wrist or hand and holding it close to the item the customer is holding.
- Show high-value items in a **separate room or area** where both of you can sit.

### Sneak theft

- **Greet** each customer who walks into your store. If a sales associate is not immediately available, let the customer know that someone will assist him or her shortly.
- **Lock showcases and remove the keys** when you are not showing an item from the case.
- Wait on **one person** at a time.
- Don’t get caught up in a customer’s hurry and neglect sound security procedures.

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# Theft

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## Distraction theft

Be alert if a large group of “customers” enters the store and causes distractions. This could set you up for a theft from an open showcase, a grab and run, or a theft from the back room. See the section on “Casings.”

- Keep showcases locked and remove the keys when not in use.
- Restrict access to the back room with a locked door or gate and a motion-activated chime.
- Shut and lock the safe if you use it to store items such as diamond wallets, customer repair items, and scrap metals when your store is open for business. Alternatively, store those items in a locked cabinet during business hours.
- Avoid being hurried.

- Have visible surveillance cameras, which can serve as a deterrent.

## Switches

- Thieves may visit your store several times and even make purchases so you lower your guard.
- Show only one item at a time.
- Examine and quickly polish each item when the customer hands it to you and replace it in the showcase. This gives you time to determine whether it’s the authentic item.
- If you discover a switch, follow your store’s procedures, which may include asking for a manager’s immediate assistance or informing the customer that the item he or she gave you is not the original.

# Robbery

The personal safety of your customers, co-workers, family members, and yourself is always the most important consideration. Robbers are dangerous. By being prepared, you can respond in a manner that minimizes the risk of injury. Robbers are likely to use surprise and an extreme show of force to get victims to comply with their demands.

## Preventing a robbery

- **Opening and closing** are the most dangerous times for a jewelry store or business. Open and close with at least two people so one can open while the other watches from a safe distance with cell phone ready to call police.
- When opening, keep the **doors locked**, remove merchandise from safes and vaults, and arrange displays. Unlock your doors only when you are ready for business.
- At the **close of the day**, clear the store of all customers and lock the door before you remove merchandise. Store as much merchandise as possible in safes or vaults.
- Do not open your doors to anyone who is not an employee while you are preparing to open or after you have closed. Robbers may dress as employees of delivery companies or repair services.
- Have at least **two employees** on the show floor at all times.
- Most robberies are preceded by a **casing** during which the thieves check out your store’s security and plan their attack. This is your best opportunity to prevent a robbery. See the section on “Casings.”
- Distribute **high-value items** in several showcases away from exits.
- Keep **showcases locked** and remove the keys unless you are showing jewelry from that case.

## During a robbery, follow these recommendations:

- Do not resist. Stay calm. Focus on surviving.
- Cooperate. Obey the robber’s orders.
- Remain still. If you must move, tell the robber what you are going to do and why. If you are warned not to move, then don’t.
- Do not reach for a holdup button or phone while the robber is present.
- Avoid eye contact with the robber. If possible, glance at the robber and try to remember specific things such as gender, age, hair color, tattoos, shape and color of eyes, scars or marks, speech patterns, and clothing.
- Expect to be threatened. Assume the robber will harm you if you resist.

## Immediately after a robbery, but only when you are certain the robber has left the premises:

- Lock all doors. This is always the first step to ensure that the robbers cannot return, to protect injured persons, and to preserve evidence for the police.
- Call the police.
- Care for any injured people.
- Try to preserve any potential evidence, including fingerprints.
- Call your insurance agent or company to report the loss.
- Write down the specifics of the robbery and the robbers.

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# Robbery

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Jewelers Mutual, working with mental health professionals, created a post-robbery counseling document that it sends to commercial insureds who have experienced violent crime. The document provides direction about how to cope with the

emotional trauma that a robbery can cause. In addition, Jewelers Mutual reimburses business insureds up to \$1,000 for post-robbery counseling services.

## Casings

### Clues that your store is being cased

Unfortunately, thieves don't walk around with signs identifying themselves as such. Some are downright professional at disguising themselves and their intentions. Still, when thefts occur, most jewelers can recall a suspicious situation that might have tipped them off. Be wary if a visitor:

- Appears nervous or fidgety
- Asks unusual questions, such as how many employees are working or the location of your safe or alarm panel
- Doesn't want to give his or her name
- Is vague about what he or she is looking for
- Looks around the store, rather than at the jewelry, and doesn't make eye contact
- Asks to use your non-public bathroom
- Is outside your normal customer profile (clothing, age, gender, jewelry interests)
- Is dressed to disguise appearance (bulky clothes, sunglasses, wig)

### If you sense something wrong, follow these instructions:

- As with all customers, greet these individuals and engage them in conversation by offering your name and asking theirs. If they are thieves, your attention will be unwanted and they may leave. After all, they want to be anonymous.
- Alert other employees by using a **pre-established code word or phrase**.
- Make **more employees visible** on the sales floor.

- In a suspicious situation when no criminal act is under way, one employee should visibly leave from the front of the business with a **cell phone** in hand. The employee should observe from a safe distance and be prepared to call police.
- Make sure cabinets, safes, vaults, and showcases not in use are **locked** and the **keys removed**. Store customers' merchandise in a safe place that is out of sight, such as a locked cabinet.
- Have **visible security cameras**—that are operational and maintained—so thieves know they are being monitored.
- If a suspicious person asks to see loose stones or other product not on display, simply deny that you have the merchandise requested.
- After the suspicious person has left, **call the police or mall security** and ask them to visit your business as soon as possible. Explain that you think your store or business is being cased for a potential robbery or burglary. Police visibility can deter a crime.
- Write a **description** of any suspicious persons and situations. If possible, include the color, make, model, and license plate number of the vehicle they are driving. Record these incidents in your **Suspicious Incidents Book**. Use the suspicious incidents as a training tool for employees to increase their awareness of these events. Share the information with local law enforcement.

## Burglary

Leaving jewelry in a showcase when a retail store is closed to business is an invitation for burglary. To deter this crime, many insurance policies require their insureds to store a specific portion of their merchandise in a safe or vault when closed to business.

### To reduce the risk of burglary:

Most nighttime or after-hours losses involve jewelry left out that is visible from outside of your store. *"In the safe or out of sight"* is the best security practice to follow when your business is closed.

- Maintain your burglar alarm system.
- Respond to all burglar alarms.

- Store merchandise in a locked safe or vault. Be sure to comply with the in-safe warranty on your insurance policy.
- Don't leave even low-valued jewelry in showcases that are visible from outside your store. Store this merchandise out of sight in drawers, cabinets, or other storage areas if it doesn't fit in your safe or vault.

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# Burglary

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- Do not use covers that fit over your showcases. These imply there is valuable jewelry stored within—a strong temptation, especially to amateur burglars.
- Consider storing excess merchandise in a bank safe deposit box.
- Never reopen your doors after regular business hours when you have closed to business and locked your doors.
- Do not close your business alone. Someone should watch from a safe distance with a cell phone available to call for help if needed.
- If the police or your alarm company calls and asks you to come to the business for any reason, ask for the caller's name and badge or identification number. Then, look up the phone number and call your alarm company or police. Do not leave your house or open your door until you have verified the caller's identification. This could be an ambush.

## Travel losses

Those who transport jewelry—sales reps, designers, retailers, couriers, and others—are among the most vulnerable in the jewelry industry because they lack the security of four walls and a door. Organized thieves observe retail stores, waiting for someone to leave with a suitcase, briefcase, or boxes of jewelry. Then, the thieves follow the individual until there is an opportunity to attack.

Store associates who transport merchandise to the post office, repair shop, or a customer could be targeted by these professional criminals.

Jewelers Mutual provides an interactive, online security course—***Danger on the Road: Traveling with Jewelry***—that includes important tips to significantly reduce your travel risk. This online course, available at [JMUniversity.com](http://JMUniversity.com), is free to everyone in the jewelry industry.

### Basic loss-prevention recommendations:

- Remain **alert to your surroundings** ... at all times!
- **Never leave jewelry in an unattended vehicle.**  
If you must leave your car—to pay for fuel, eat a meal, visit a customer, etc.—take the jewelry with you.
- When you are in the vehicle, store merchandise in your **trunk**, rather than on the car seat.
- Carry a charged **cell phone**, preprogrammed with emergency telephone numbers, with you at all times so you can summon help.
- Keep your car in **excellent working condition**. Inspect your car every time you return to it, looking for signs of tampering. Pay close attention to tail lights, tires, locks, and fluids under your car.
- **Avoid side trips** and running errands. Remember that you are carrying valuable merchandise.
- Keep a **list of the inventory** you are carrying in a safe place away from the merchandise.
- Before a traveling salesperson leaves your store, write down his or her cell phone number. Watch as he or she leaves, noting any vehicle that might be following. Call him or her if you notice anything unusual. Call the police and let them know the salesperson may be at risk of becoming a victim of an armed robbery.
- At the end of the business day, offer to keep a traveling salesperson's line in your store overnight.
  - Simply use routine care, locking your doors and turning on your burglar alarm system as you normally would. While storing the line in your safe or vault is a good choice, if it does not fit, store the merchandise in a safe area such as a locked room, closet, or cabinet.
  - You should sign a "gratuitous bailee waiver" to release yourself from liability. You may obtain a gratuitous bailee waiver online at [JewelersMutual.com](http://JewelersMutual.com).
  - Ask the traveling salesperson for a number where he or she can be reached, and confirm the pick-up time for the next morning.

### Retailers can help traveling salespeople

- Permit the salesperson to show merchandise in a private, secure area.



# Shipments

## Do

1. Pack jewelry in an **inner box**. Label the inner box with the return address and tracking number in case the outer shipping box is damaged. Enclose a packing list.
2. Secure the inner box in a **larger cardboard shipping box** from the delivery service or use a sturdy, unmarked shipping box (no smaller than an adult-sized shoe box).
3. Pack the shipping box with **packing material** to protect the inner box during shipping.
4. **Seal** the shipping box with gummed, reinforced paper mailing tape or pressure-sensitive shipping tape. Write the tracking number on the box.
5. **Never use jewelry terms** on the shipping box. Disguise mailing information to avoid using jewelry words. List the contents as "parts" or "accessories."
6. **Log** the details of the shipment, its value, and the carrier used so you'll be prepared to report a loss and to report the total amount of shipments when your insurance policy renews.
7. Require a **signature** to be obtained upon delivery.
8. Schedule shipments so they **do not sit in a shipping hub over a weekend or holiday**. If you ship by two-day service on Thursday or overnight service on Friday, make sure the recipient is available to accept and sign for the delivery on Saturday. Avoid shipping packages by ground service on Thursday, Friday, or Saturday.

9. Make sure the **address label** or air bill is firmly glued or attached to the package. Simply inserting the address label in a clear plastic sleeve or pouch allows thieves to easily replace it with a new label.
10. **Split valuable packages** into two or more parcels, dispersing values to avoid a catastrophic loss.
11. Make sure the package **recipient is aware of the shipment**, its contents, its value, and when it should arrive.
12. Before signing for delivered packages, **check each package** for tampering, assure that it is addressed to you, and **count the number of packages**.

## Don't

1. Don't use a small box as a shipping box, and never ship jewelry in any type of envelope or folder.
2. Don't use string, rope, masking tape or cellophane tape to seal the package.
3. Don't indicate anywhere on the box or label that the package contains jewelry or that it is being shipped to or from a jewelry-related business.
4. Don't use a shipper's drop box.

# Preventing fraud

## Checks

- Require two forms of identification.
- Make sure the check is imprinted with the individual's name, address, and bank name. Look at the MICR line (Magnetic Ink Character Recognition numbers that include the routing number, account number, and check number on the bottom of the check). Verify that the check number in the upper right corner matches the number at the end of the MICR line.
- Compare the name and address on the check with the photo ID.
- Compare the signature on the check with the signature on the photo ID card.
- Check the photo ID under a UV light to assure that it is valid.

- For large purchases, call the bank to verify the account and available funds. **The bank may ask to speak with the customer to get permission to share this information.**

## Credit cards

- Swipe the credit card through the terminal and check that the information matches. If the card doesn't work when you swipe it, get an imprint of the card or make a photocopy of it.
- Have the customer sign the credit card receipt.
- Check the expiration date on the front of the card.
- Check to make sure the magnetic strip on the back of the card is smooth and shiny. If not, it could have been tampered with.
- Compare the name and signature on the card with the sales slip and the photo ID.

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# Preventing fraud

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- Check the photo ID under a UV light to assure that it is valid.
- Look for the security code. Credit cards also have UV-sensitive patterns that glow under a UV light.
- If you are suspicious of the card's validity, call the credit card company's Voice Authorization Center and request a Code 10. You will be asked several "yes" or "no" questions and given instructions.
- Ask the bank or credit card company that issued the card to verify the caller's home address. Expect an exact match.
- If you suspect a scam, ask the credit card company to contact the cardholder and verify the order.
- Consider calling "information" at the telephone company to find a listing for the name and address given by the caller, or look up the caller's information on the Internet.

## Telephone and e-mail orders

- Be suspicious of someone calling or e-mailing from a distant city attempting a credit card purchase and asking for speedy shipment of merchandise.
- If you suspect a scam, DO NOT SHIP and contact law enforcement.

# Protecting customers

- Keep sidewalks in good repair and clear of signs, debris, etc.
- Shovel snow; use salt.
- Make sure the premises meets code for condition of sidewalk, height of stairs, height of railings, outdoor lighting, etc.
- Assure that carpeting lies flat.
- Keep customer walkways clear.
- Apply decals or pattern to large glass expanses that customers could walk into.
- Place furniture or other items in front of the glass.
- If someone is injured, offer assistance. Express empathy for the individual's situation, but don't admit guilt or assume responsibility.
  - Contact your insurance broker or insurance company immediately if an incident occurs.
  - Document everything related to the incident.
  - Discuss the incident only with your insurance company and your general counsel.

## Contact/emergency phone numbers

Insurance company \_\_\_\_\_ Emergency 1 \_\_\_\_\_  
Insurance agent \_\_\_\_\_ Emergency 2 \_\_\_\_\_  
Alarm company \_\_\_\_\_ Emergency 3 \_\_\_\_\_

For more information about security, insurance, or Jewelers Mutual Insurance Company, contact **800-558-6411** or [YourInsuranceExpert@jminsure.com](mailto:YourInsuranceExpert@jminsure.com)

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