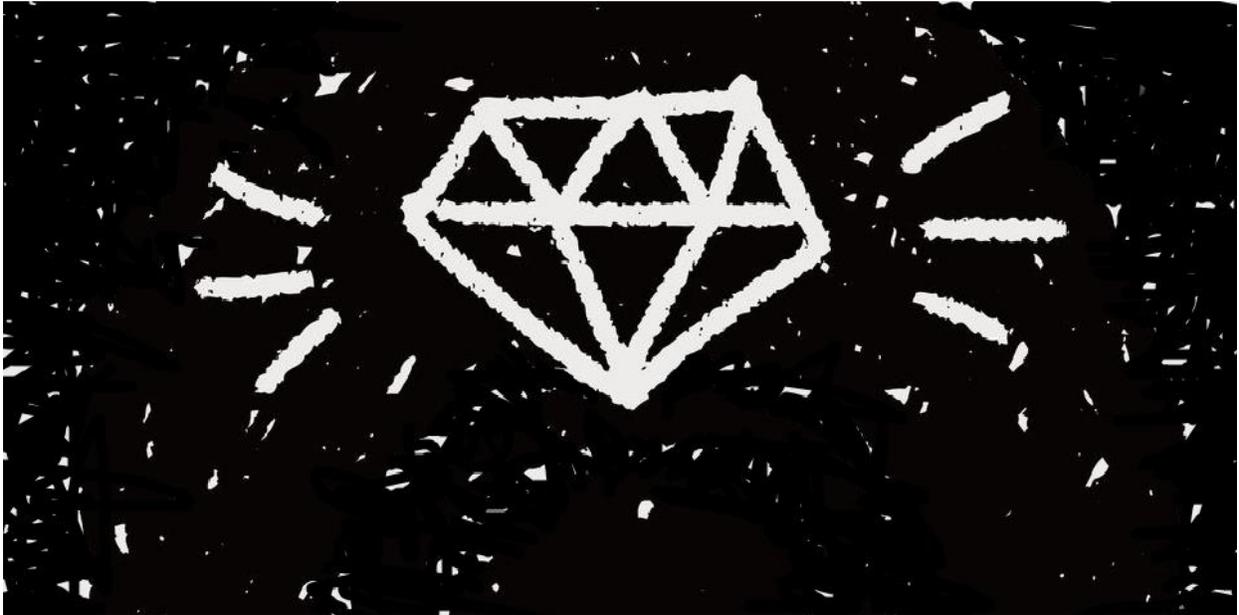


## Using Protection this Valentine's Day: Getting your engagement ring insured in Singapore



So – Valentine's Day is coming up and plans are afoot to crank up the dial on the romance. Before you let those butterflies and endorphins sweep you off your feet, we are going to play grown-ups for second here and have a chat about using protection. That's right – get that commitment rock covered.

According to our team of home and contents gurus here at Expat Insurance, the average going rate for an engagement ring in Singapore is six to ten thousand dollars. That's nothing to sniff at, so if you are taking the plunge, you definitely want to look at getting yourself some jewelry insurance. Just [click here](#) to get the ball rolling.

In order to protect your newly acquired bling, you need have a comprehensive home and contents policy already in place. When that is in order, you can then pimp up the package and add in an additional extra for the ring specifically.

Our Home and Contents gang get a lot of people contacting them who have a policy through their bank or credit card and they wish to upgrade their coverage to include their new ring. These policies are very basic and you will NOT be able to upgrade these to protect your new jewels. If your diamond is going to get covered, you will have to take out a comprehensive policy with Expat Insurance, and then add on your ring from there. If you already have an excellent policy through another insurer directly, please let us know and we can transfer that into our capable hands so that everything sits neatly in one place for you. If you have any questions about this, just [click here](#) and we will get straight back to you.

There are a whole bunch of benefits to getting a comprehensive policy – bling or no bling - as this means that you can protect your gear anywhere in the world.

Say for example, the two of you took a moonlit walk along an Uluwatu beach after some cocktails at the Karma Beach Club and the ring slips off never to be found again. No problem. You are covered for accidental and unexplained loss, anytime, anywhere. Given how often we travel here as expats, ring or no ring, this peace of mind cannot be beaten!

If you are in the process of looking for a ring and you have yet to pick it up from a jeweler, [let us know](#) immediately after you have bought the ring and we can have a policy issued within 24 hours of your purchase. It's a small price for a huge relief.

On behalf of us all here at Expat Insurance, congratulations! Exciting times ahead! If you have any more questions about anything that you have read, [contact our Home and Contents ladies Carla and Ratna](#). They'll be more than happy to help you embark on this lovely journey ahead with peace of mind.