

Watch Insurance One-Page Checklist for Collectors

Use this checklist to ensure your luxury watches are properly insured, documented, and protected. Tick each box once completed.

- Create a complete inventory of all watches owned
- Record brand, model, reference number, and serial number
- Photograph each watch (dial, caseback, clasp)
- Store receipts, service records, and warranty cards securely
- Obtain professional appraisals for high-value watches
- Confirm insurance uses agreed value or replacement cost
- Ensure coverage includes theft, loss, and accidental damage
- Check that worldwide coverage is included
- Review policy exclusions and limitations
- Select an appropriate deductible
- Confirm security requirements (safe, alarm, storage rules)
- Understand the claims process and required documentation
- Update valuations every 2–3 years
- Review insurance policy annually