

# RING CARE GUIDE

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**BEST PRACTICES FOR  
YOUR JEWELRY**

WITH ARTICLES FROM JEWELER'S MUTUAL  
COMPILED BY SOHA DIAMOND CO.

**SOHA**  
DIAMOND CO

**Jewelers Mutual**<sup>®</sup>  
INSURANCE COMPANY  
— SINCE 1913 —



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# A FOREWORD

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By Soha Diamond Co.

[sohadiamondco.com](http://sohadiamondco.com)

Congratulations! Your engagement is something to be celebrated as you start a new chapter in your lives. We put together this guide with tips and articles from Jeweler's Mutual on how to best care for your new ring (and really, any fine jewelry).

Your engagement ring comes with our Lifetime Service Plan, which means that any type of maintenance or repair needed will be covered. Ring sizing, prong tightening, loose/broken/missing stones, and more will be taken care of at no charge. If you find you are in need of a repair, just call or send us an email to get the process started.

While not required, we'd recommend coming in for a ring cleaning and inspection at least once a year so we can get your ring back to its original sparkle, and make sure everything is looking in top shape!

With sparkle and gratitude,

Soha Diamond Co.  
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# How to Care for your Engagement Ring

written by Chelsea Drusch of Jeweler's Mutual



**Your engagement ring may very well be the first piece of fine jewelry you own.**

After the initial excitement of being engaged winds down, you suddenly realize you're now responsible for a pretty valuable piece of jewelry. One that you need to care for every. single. day. It's easy to panic - wondering how often to clean it, when to take it off, how to keep it safe ...Start with these time-based checklists. If you do each of these things at the frequency noted, you're very likely to have a diamond that really does last forever.

## **What you should always do**

- Store in a separate, fabric pouch or section of your jewelry box. One of the most common ways jewelry is damaged is being scratched by other jewelry.
- Have a safe, memorable location available to place your jewelry. Even when you're on-the-go, always know where you can safely store your ring if you need to remove it.
- Watch for warning signs of vulnerabilities in your jewelry.

## **What you should do daily**

- Place your ring in a designated spot while showering. All those soaps and shampoos will cause buildup on your ring. Plus, fishing a ring out of the drain is never fun!
- Wipe down with a dry jewelry cleaning cloth.

## **What you should do weekly**

- A light cleaning using a safe, homemade jewelry cleaner. Your own sweat and body oils can dull the shine of your jewelry. DIY cleaning calls for warm, soapy water and a toothbrush.

# How to Care for your Engagement Ring

Cont.



## What you should do yearly

- Professional cleaning and inspection. It's easy to lose a piece of jewelry or individual stones if you're not giving your jewelry regular check-ups. Your jeweler will deep clean your pieces for brilliant shine, too! Two times per year is best.
- Renew your jewelry insurance. And make sure you fully understand your coverage.
- Get an updated appraisal (every 2-3 years is sufficient). If your jewelry's value has decreased, you could be spending more than necessary to insure your piece. Or, the reverse could mean you're underinsured and may incur additional out-of-pocket expenses to repair or replace jewelry that becomes damaged or lost.

## What you should never do

- Clean your jewelry with bleach, abrasives or toothpaste. Strong chemicals like bleach can discolor precious metals, and abrasives like toothpaste and baking soda can scratch softer stones and metals.
- Pick your ring up by the stone. The less often you handle your ring, the better, especially the center stone.
- Put your jewelry in a storage unit. Rent a safety deposit box at your bank if you're moving or need to store your jewelry away from your home for an extended period.

While these lists may seem to add up to quite a few tasks to remember, it's really all about habits. Make it a habit to always remove your ring when doing something potentially damaging. When in doubt, take it off - just be sure to designate safe storage spaces both home and on-the-go. As for the maintenance tasks like cleaning, inspections and appraisals, try setting yourself recurring calendar reminders. If your jewelry is insured, your annual renewal is a great reminder to take that ring in for an inspection!

# When Not To Wear Your Ring

written by Chelsea Drusch of Jeweler's Mutual

**June 20th marks the first day of Summer - the beginning of cookouts, swimming pools, and summer getaways...**

...but before you jump in the pool, slather on sunscreen or head to the beach, it never hurts to know where dangers can lurk. While jewelry care may not be top of mind when you're having fun in the sun, if you're not careful, summer can take a toll on your jewelry.

## When Not to Wear Your Wedding Ring

- While swimming or exercising. Salt water and chlorine can be damaging, especially for sterling silver jewelry. And sweat can make sterling silver jewelry tarnish quickly.
- While applying sun block or bug spray. Substances like lotion can get stuck in crevices of chains and prongs, making it hard to clean out. Plus these products form a film on your jewelry, making it appear dull and dingy.
- In direct sunlight. The sun can bleach certain materials, especially natural elements and some plastics.
- In cold water. The cold temperature of the water in pools, oceans, lakes and rivers causes your finger size to shrink temporarily. When this happens, rings can easily slip off the finger without your knowledge.
- While using a hot tub or swimming pool. Chlorine can damage and discolor metals such as gold and platinum, and can slowly erode the finish and polish of gemstones.
- While gardening. Dirt and small rocks are abrasive to jewelry. If not cleaned right away, jewelry can be permanently damaged. Beware the dangers of gardening gloves, too.

As always, it's good practice to bring your jewelry in to your jeweler for regular inspections and cleanings. Your pieces will be in that much better condition to withstand any summer activities.

The only surefire way to guarantee not losing or damaging your jewelry this summer is to simply take it off and leave it at home, securely stored of course!



# 3 Common Places for Jewelry Theft

written by Kristin Fentl of Jeweler's Mutual



**Jewelry theft. It can happen to anyone, anywhere, anytime.**

Given that we process insurance claims for stolen jewelry on a daily basis, we turned to some of our experts to reveal the top three places jewelry is stolen from. Along with tips to protect yours, of course.

Common places for jewelry theft:

## **Your Jewelry Box**

- Store your jewelry in a secure location other than your dresser drawers or jewelry box, especially when you have guests in your home.
- Install quality locks on your doors and windows, including deadbolts on main entries. (And use them.)
- Make it look like you're home when you're not. Use automatic timers on interior and exterior lights, have your mail picked up daily by someone you trust and keep your yard groomed.

## **Your Car**

- Do not leave anything of value in plain sight, including jewelry in the cup holder or side door compartments.
- Lock your doors and roll up your windows when you leave your vehicle, even if you think you're in a low-crime area. Many cars get broken into within the first few seconds after the driver steps out of sight.
- If you have a garage, use it. If you park outside, do not leave your garage door opener in the vehicle, providing access to your garage at least, and your home as well for attached units.

## **The Gym**

- Buy a container for your key ring for a safe place to tuck your small jewelry rather than leaving it floating in your gym bag.
- Make sure you lock your gym locker if you store any jewelry there.
- If possible, keep valuables secured at home when going to the gym. Working out is one of many activities you shouldn't do with your ring on anyway.

# 3 Warning Signs of a Damaged Ring

written by Chelsea Drusch of Jeweler's Mutual



Shock. Disbelief. Anguish. The all-too-familiar cycle of emotions experienced by anyone who has damaged or lost a piece of treasured jewelry. Imagine glancing down at your left hand to see your prongs holding nothing but air. A vast expanse of nothingness where your center stone was only moments before. You frantically search the floor beneath you, scanning every surface and scouring every nook and cranny. But it's gone. Fortunately, this dreadful situation can be avoided with an ounce of prevention - if you know what to watch for. The greatest fear of the newly engaged is losing that very precious, very expensive diamond ring. Aside from misplacing the entire ring, the center stone is typically the most vulnerable. Center stones seem to disappear with no notice. But, to the slightly trained eye, there are a few warning signs when your jewelry's about to break:

- Too-Short Prong - If you notice one of your prongs appears slightly shorter than the others, or its rounded top seems to have narrowed, the security of your center stone may be at risk.
- Missing or Bent Prong - Get to your jeweler ASAP if you have a prong so damaged that you can see with a naked eye that it's no longer supporting the stone. Don't try to bend it back yourself!
- Shifted Stone - Is your center stone no longer sitting level? Does it seem to have rotated slightly? Either abnormality indicates your prongs are no longer holding the stone tightly enough. Since the center stone is the most valuable, and often most vulnerable portion of your ring, visit your jeweler for a repair as soon as possible if any of these symptoms arise.



## Should you sleep with your engagement ring on?

By Laura Smith of Jeweler's Mutual

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You love your engagement ring. It's your favorite piece of jewelry and you can't imagine not wearing it. Ever. If you want to keep your ring in tip-top shape, though, there are definitely a few circumstances in which jewelry experts recommend removing your bling.

So should you wear your ring overnight? It's best not to. While sleeping isn't the most dangerous activity for your ring, better safe than sorry.

Sleeping with your engagement ring includes these risks:

- Difficulty removing your ring in the morning due to swelling overnight
- Hitting the ring just right on your bed or nightstand and cracking it
- Scratching yourself or your partner, or snagging sheets or clothes, especially with a raised setting

Generally, the less often you wear your ring, the fewer chances there are for damage. When you do take your ring off, always store it in a safe place. A ring dish, jewelry box or pouch will help prevent your ring from getting bumped or lost.



# Can Diamonds Chip?

## Why they can and how to prevent it

written by Kristin Fentl of Jeweler's Mutual

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Even though diamonds are hard, like 58 times harder than corundum, the next hardest mineral on earth, you can still chip the edges (or girdle) of your diamond. Hitting your ring at just the right angle with just the right impact could chip the diamond. That's why the prongs are located along the girdle of your ring - to hold the diamond in place and prevent it from chipping. The Gemological Institute of America goes in-depth regarding diamond durability, breaking a diamond down by diamond hardness, stability and toughness if you'd like to learn more.

Obviously accidents happen, but there are some considerations you can take while selecting the perfect diamond as well as preventive measures once you're wearing it.

We know it's hard to go sans-diamond (even just for a minute!) but at the risk of damaging it, remove it and store in a safe location when doing the following hands-on activities:

- When you're breaking a sweat. Physical activities present a risk of hitting your ring on equipment or another individual, which could loosen your ring's prongs and put your diamond at risk of loss.
- When you're getting your Pinterest on. That granite counter top looks beautiful, but granite is a hard surface that can chip a diamond when hit the wrong way. Make sure to remove your ring while whipping up your latest Pinterest recipe or DIY project.
- When you're growing your garden. Let your green thumb be all that's on your hand while gardening. Gardening tools or even hard rocks may be hazards for loosening or chipping your diamond. And soil doesn't exactly make diamonds sparkle.



A good rule of thumb (or ring finger in this case): If your diamond ring has a good chance of slipping off or hitting something hard, don't wear it.

Besides being generally cautious when you're wearing your diamond ring, there are also specific warning signs to look out for:

- Make sure your prongs aren't too-short, bent or missing. Prongs play a big part in keeping your ring secure.
- Give the ring the ole shake test. If it feels like it's going to fly off your finger, get to your jeweler for a proper fitting and re-sizing. If you think you may have a chip in your diamond or potential damage to a prong, see your jeweler ASAP for an inspection and they'll assess your repair options. NEVER continue wearing a chipped ring. It's at high risk of further damage.

Good news, though. A chip is not the end of the world. There are ways your jeweler can deal with a chipped diamond, such as re-cutting the stone or even placing the diamond in another piece of jewelry. It could also be the perfect opportunity to upgrade to a larger diamond or that new setting you've had your eyes on.

We understand that accidents happen and jewelry can become damaged. That's why we have that covered. Interested in insuring your jewelry so that you can wear your jewelry worry-free? [Get a free quote now!](#) No personal information required.



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