



Burns & Wilcox

Please type or complete in ink. Answer all questions. If the answer to any question is none, state "NONE." If the answer is left blank or if you fail to sign and date this application, it will delay your quotation.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals, for the purpose of misleading, information concerning any fact material threats, commits a fraudulent insurance act, which is a crime.

What is your agency's name? _____
Contact name _____
Address _____
Phone number _____
E-mail address _____

1. a. Our firm or corporation name is _____
- b. The names of the individual members of our firm or of the officers of our corporation are _____
- c. Our premises are located at _____
Floor Street and number City State Zip Code
- d. How long have you carried on business in these premises? _____
- e. How many entrances are open to the general public? _____
- f. How many entrances are not open to the general public? _____
- g. Are all inside show cases equipped with **key** locks? _____ If no, explain _____
- h. Are show cases kept locked during business hours except when the contents therein are actually being removed or replaced? _____
- i. How are show case tops secured? _____
- j. Are the premises shared with others? If "yes," state name _____
- k. Give names and addresses of other locations of the Proposer and of other concerns engaged in the Jewelry Trade under the same ownership or management as the Proposer and not included in this Proposal: _____

2. **NATURE OF OUR BUSINESS BASED ON SALES:**

Manufacturing/ Repair _____%; Wholesale _____%; Retail _____%; Pawnbroking _____%

3. **EMPLOYEES:**
- a. How many employees do you have? _____
 - b. What is the **least** number of authorized persons **on your premises** at any time while the premises is occupied for any reason, including while opening and closing? _____

NOTE: The answers to this question as with other questions herein becomes part of the policy and are a warranty.

4. **PAST FIVE YEARS EXPERIENCE:**

- a. **Premium** **Year**

\$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

b. **Losses:** Give complete statement regarding **all** losses (insured and uninsured), including losses under prior ownership and at previous locations, during the past 5 years involving property covered by this form of policy, with dates, nature of loss and amount, name of insurer, all whether paid in full or otherwise and state actions taken to prevent this type of loss from reoccurring: _____

5. Within your knowledge has any insurer ever canceled or refused to issue or to continue any insurance for you? _____
 Give particulars _____

6. **BOOKKEEPING:** a. Do you retain a detailed stock inventory and keep a permanent record of purchases and sales? _____
 b. How often do you take a physical stock inventory? _____

7. Are you a member of (a) **The Jewelers Security Alliance?** _____
 (b) **Jewelers Vigilance Committee?** _____

8. AMOUNT(S) OF INSURANCE DESIRED AT PREMISES:

- a. On Stock (including other people's goods)..... \$ _____
- b. On Money..... \$ _____
- c. On Patterns, Molds, Models and Dies..... \$ _____
- d. On Furniture, Fixtures, Tools, Machinery and Fittings.....\$ _____
- e. On Tenant's interest in improvements and Betterment to Building..... \$ _____
- f. Total Amount of insurance (at premises)..... \$ _____

The amounts stated above are merely indications and are not to be considered as either increasing or denurishing amounts for which the policy is issued.

9. WHAT LIMITS DO YOU DESIRED AWAY FROM PREMISES?

- a. Registered Mail..... \$ _____
- (\$25,000 deductible applies)
- b. Armored Car.....\$ _____
- c. Safe Deposit Vault....\$ _____
- *d. Property in Custody of Dealers.....\$ _____
- e. Independent Commission Salespeople or Selling Agents.....\$ _____
- **f. Merchants Parcel Delivery Services.....\$ _____
- g. Property in the custody of the Proposer, employees and members of the officers of the firm
 - (1) Money.....\$ _____
 - (2) Stock in trade.....\$ _____

*For limits over \$50,000, list the location(s) and protection on a separate sheet.

**The policy specifically excludes loss or damage to shipments by the U.S. Postal Service (including express mail) unless registered first class.

10. OPTIONAL COVERAGES AND PROVISIONS:

- a. Do you want peak season increase in your premises stock limit? Yes No
If yes, complete time period. From _____ To _____; Amount of increase by \$ _____ To \$ _____
- b. Deductible: \$1,000 \$2,500 \$5,000 \$10,000 Higher deductible available upon request. Indicate amount \$ _____
- c. Do you want coverage at exhibitions promoted or financially assisted by a public authority or trade association? Yes No
If yes, give details listed the amount to be insured, location, dates, number of people, Protection during the show and after hours and the type of transportation to and from _____

11. PROPERTY OUTSIDE OF OUR PREMISES DURING THE LAST TWELVE (12) MONTHS:

- a. In the custody or control of the Proposer, Employees, Members of the Firm, Officers of the Corporation or Salespeople:

1. In cities or towns in which the Proposer's premises are situated:

NAME	Total Number of Days	Average amount	Maximum amount

2. Elsewhere in the states of United States, the District of Columbia, Canada and Puerto Rico

	Total Number of Days	Average amount	Maximum amount

2. Independent Commission Salespeople _____

b. **WILL ABOVE EXPOSURES MATERIALLY CHANGE IN THE COMING YEARS? _____ IF SO, EXPLAIN** _____

c. **THE NAMES AND HOME ADDRESSES OF THE PROPOSER, EMPLOYEES, MEMBERS OF THE FIRM OR OFFICERS OF THE CORPORATION OR SALESPEOPLE who may have property in excess of \$10,000 in their custody or control outside of the Proposer's premises:**

NAME	HOME ADDRESS

d. **THE ESTIMATED AVERAGE DAILY AMOUNT OF PROPERTY IN THE CUSTODY OR CONTROL OF OTHERS** dealing in the trade such as the U.S. Customs, appraisers' stores, custom house brokers, repairers, processors, polishers, setters, or on approval, consignment, or memorandum (excluding commission salesmen) \$ _____

- e. **SHIPMENTS:** The TOTAL AMOUNT of property shipped during the last 12 months was:
- (1) Registered Mail \$ _____
 - (2) Armored Car \$ _____
 - (3) Merchants Parcel Delivery Services \$ _____
- (including overnight express shipments other than by U.S. Postal Service)

NOTE: Answering question 11 does not automatically include coverage. Question 9 must also be answered.

12. PROPERTY OR DISPLAY IN SHOW WINDOW(S) AT PREMISES OCCUPIED BY PROPOSER.

NOTE: Property displayed in show windows is considered "**Protected**" only when it is displayed behind swinging plate glass (or its equivalent) secondary to window-pane or behind metal bars or grille entirely across window, or behind shatterproof (laminated or plastic) glass or in a showcase within the window. Alarm sensors in windows is not protected against smashing.

a. Number of Show windows (opening into the interior or the premises) _____
 How many are protected against window smashing and how? _____

b. During the term of insurance	<u>PREMIUM OPEN</u>		<u>PREMIUM CLOSED</u>	
	<u>TO BUSINESS</u>		<u>TO BUSINESS</u>	
<u>the maximum value displayed</u>	Protected	Unprotected	Protected	Unprotected
will not exceed				
(1) in all windows.....	\$ _____	\$ _____	\$ _____	\$ _____
(2) in any one window.....	\$ _____	\$ _____	\$ _____	\$ _____

c. **Limit of liability to apply**

(1) in all windows.....	\$ _____	\$ _____	\$ _____	\$ _____
(2) in any one window.....	\$ _____	\$ _____	\$ _____	\$ _____

13. a. PREMISES BURGLAR ALARM SYSTEM

- (1) Are your premises protected by a burglar alarm system? _____ central station? _____ or local alarm? _____ or police station connection? _____
- (2) Name of protection company _____
- (3) Underwriters Laboratories Certificate No. (**Attach Copy**) _____
 Date of Expiration _____ Extent of Protection (1, 2, or 3) _____
 Grade (AA, A, BB, B, CC or C) _____
- (4) If not U.L. certified, include information from the protection company showing the equipment installed, maintenance agreement and the extent the premises are protected

b. HOLDUP ALARM AND OTHER PROTECTIVE SYSTEMS:

- (1) Is there a Central Station Holdup Alarm System protecting your premises? _____
 Number of signal buttons? _____
- (2) Are premises protected by a watchman service? ___ Yes ___ No If yes, give details _____
- (3) Are premises protected by closed circuit TV cameras or surveillance cameras?
 ___ Yes ___ No If yes, give details _____
- (4) Do entrances have controlled access systems? ___ Yes ___ No If yes, give details _____
- (5) Is there an anti-ambush device or early morning switch incorporated into your alarm _____

system? ___ Yes ___ No If yes, give details _____
 (6) Do premises have other protection, which would prevent loss? ___ Yes ___ No If yes, give details _____

14. SAFES AND VAULTS AT PREMISES:	No. 1	No. 2
Give explanation of each safe or vault. Include Name, make, fire and/or burglar proof rating, U.L. labels, size, weight, thickness of walls and doors and if fitted with combination lock, time lock or relocking device.	_____	_____
	_____	_____
	_____	_____

Burglar alarm system

Central station or local system protecting safes or vaults. If not U.L. certified, give complete information from protection company.	Protection company name _____	Protection company name _____
	Central station? _____ or	Central station? _____ or
	Local alarm? _____ or	Local alarm? _____ or
	Police station connection? _____	Police station connection? _____
	U.L. Cert. No. _____	U.L. Cert. No. _____
	(Attach copy)	(Attach copy)
	Grade (AA, A, BB, B, CC or C) _____	Grade (AA, A, BB, B, CC or C) _____
	Expiration _____	Expiration _____
	Extent of protection (partial or complete): _____	Extent of protection (partial or complete): _____

15. SAFE AND VAULT AGREEMENT (property on premises):

You agree to keep the following minimum proportion(s) of stock (including other people's property).....Safe No. 1 _____ %
 by value in the safe(s) or vault(s) at all times when premises are closed.....Safe No. 2 _____ %
Out of safe or vault. The following maximum proportion of stock (including other people's Property) kept out of safe(s) or vault(s) will be..... _____ %
 Total **100%**

16. SAFE DEPOSIT VAULT (away from premises):

You agree that the minimum proportion of stock including other people's goods that is kept in a safe deposit vault or bank, trust or safe deposit company when the premises are closed will be _____ %
 Name and location of safe deposit vault _____

17. INVENTORIES of all Property wherever located:

a. The last merchandise inventory was taken on (give date) _____
 and was **exactly**\$ _____
 Pawnbrokers: Show separately amount actually loaned and unpaid plus accrued interest at legal rate on (date) _____ \$ _____

b. The previous merchandise inventory at least six months prior to a was taken on (give date) _____ and was **exactly**\$ _____

Pawnbrokers: Show separately amount actually loaned and unpaid plus accrued interest at legal rate on (date) _____ \$ _____

c. The maximum amount of our stock during the last 12 months did not exceed..... \$ _____

Pawnbrokers: Show separately amount actually loaned and unpaid plus accrued interest at legal rate..... \$ _____

d. During the last 12 months the estimated average daily amount of other people's property in our custody whether insured or uninsured, was _____ \$ _____

Note: This should **not** include property

A. Pledged with pawnbrokers

B. Of others in the jewelry trade deposited with the insured for safe custody only

e. NATURE OF STOCK AS PER LAST MERCHANDISE INVENTORY as set forth in Section 17a. (excepting pledges):

(1) Loose Diamonds (Non-Industrial) _____	_____ %
(2) Pearls natural and colored (mounted and unmounted) _____	_____ %
(3) Other unset Precious Stones _____	_____ %
(4) Unset Semi-precious and Imitation Stones _____	_____ %
(5) Jewelry mounted with Diamonds or other Precious Stones _____	_____ %
(6) Other Jewelry including costume jewelry _____	_____ %
(7) Watches, Watch Cases, Watch Bracelets, mounted with Diamonds or other Precious Stones _____	_____ %
(8) Other Watches, Watch Cases, Movements, Parts _____	_____ %
(9) Clocks (including Cases, Movements, Parts) _____	_____ %
(10) Wares: Silver, Pewter, Plated and Stainless Steel _____	_____ %
(11) Jewelers' Findings, Unset Mountings, Materials for Manufacturing _____	_____ %
(12) <u>All other</u> Stock (Describe) _____	_____ %
Total (must equal 100%) _____	_____ %

18. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

I UNDERSTAND THAT SIGNING AND DELIVERY OF THIS PROPOSAL DOES NOT BIND ME TO COMPLETE THIS INSURANCE, FOR THE COMPANY TO ISSUE A POLICY; BUT EACH ANSWER GIVEN IN THIS PROPOSAL IS A STATEMENT OF FACT WHICH BECOMES A PART OF THE POLICY SHOULD A POLICY BE ISSUED. BY SIGNING THIS PROPOSAL I ACKNOWLEDGE THAT I AM AWARE THAT IF AT ANY TIME IT IS DISCOVERED THAT ANY OF THE STATEMENTS OF FACT CONTAINED IN THIS PROPOSAL ARE FALSE, THE POLICY WILL BE DECLARED VOID FROM ITS INCEPTION AT THE SOLE OPTION OF THE COMPANY.

Signature of Proposer _____

Date _____ **Title** _____

19. THIS SECTION TO BE COMPLETED BY THE INSURANCE AGENT:

- a. The 80% coinsurance fire contents rate is _____
- b. The construction of the building is _____
- c. Is this a single occupant? ___ Yes ___ No If no, describe adjoining occupancies or if a multi-story building, the occupants adjoining and those on the floors above and below _____
- d. If multi-story, how many floors are there? _____
- e. Does building have an automatic sprinkler system? ___ Yes ___ No
- f. Expiration date of current Jeweler's Block Policy _____ Current Insurer _____
- g. Inspection contact at risk; Name _____
Telephone Number _____
(area code)
- h. The Fire rate(s) set forth in this proposal for rating has or have been verified as of this date _____

signature and title

Agent or Broker

Address

BURNS & WILCOX LTD. IS NOT AN INSURER AND NEITHER IS NOR SHALL BE LIABLE FOR ANY LOSS OR CLAIM WHATSOEVER.