

JEWELLERS INSURANCE PROPOSAL FORM

Before any question is answered read carefully the declaration at the end of this proposal which you are required to sign. Answer all questions in full and tick Yes/No boxes where required. Use separate sheets to complete answers if necessary.

Company details

1 Name(s) of Principal(s):

2 Assured's name (Please include full trading name as to appear on policy):

3 Website address:

4 Name(s) under which the Principal(s) has previously traded:

5 Risk address (please complete a separate proposal form for each location as required):

Postcode

6 How many years have you been:

- At your current premises?

- Elsewhere?

7 What was your annual turnover/sales in your last Financial Year? (Please confirm currency code)

8 What percentage of your annual turnover/sales was derived from the following:

- Retail

 %

- Wholesale

 %

- Manufacturing

 %

- Pawnbroking

 %

9 How many employees do you have?

Premises

- 1** Are the premises constructed of brick, stone or concrete, roofed with slates, tiles or other non-combustible materials? Yes No
- 2** Are the premises:
- In a good state of repair? Yes No
 - Free from signs of subsidence, landslip or heave and have never suffered from these problems? Yes No
- 3** Are the premises:
- susceptible to or in an area with a history of flooding? Yes No
 - have a basement in which stock is stored? Yes No
- 4** Are the premises self-contained and used solely by you? Yes No
- 5** Are your premises occupied at night? Yes No
- 6** Are your premises located within a shopping centre or mall? Yes No
- 7** Are all keys (including alarm, safe and strongroom keys) removed from the premises outside business hours? Yes No
- 8** Are the premises occupied and trading regularly throughout the year? Yes No
- 9** If you have ticked any of the boxes outlined in blue above please give full details:

Security protections

Alarm system

- 1** Is a burglar alarm fitted? Yes No
- Is it connected to the police/central station? Yes No
 - Does it cover all areas containing the insured items? Yes No
 - Is the system maintained annually under contract? Yes No

CCTV

- 2** Is the premises protected by CCTV? Yes No
- Does the CCTV have a recording facility? Yes No
 - How long are tapes kept before being reused?

Fire protection

3 Details of fire protections.

Do you have:

- Fire extinguishers? Yes No
- Fire alarm? Yes No
If Yes, is it connected to a central station? Yes No
- Smoke detectors/alarm? Yes No
- Sprinklers? Yes No

Safes and strongrooms

4 Is there a safe or strongroom? Yes No

If Yes, please state

- Make
- Model
- Approximate weight Kg

Display windows and showcases

5 • Please give full details of the type of glass in all your display windows, inside and/or outside showcases:

- Are your display windows and inside/outside showcases kept permanently locked with keys removed?

Yes No

If No, please give full details of how such display windows and showcases are protected:

- Are all display windows/outside showcases protected externally by either shutter(s) and/or grille(s) when the premises are not open for business? Yes No

If Yes, please give full details of such protections and state how they are secured:

Security protections (continued)

- Please provide details of any other means of protection for the display windows and showcases:

General protections

- 6** Please give full details of how all entrances to the premises, windows (other than display windows), skylights, fanlights or other roof openings are protected:

- 7** Please give details of any other special means of protection:

Exposures/coverage required

Basis of valuation

- 1** On what basis do you require claims to be settled, eg. cost price, cost + 10%, etc?

NOTE: Unless otherwise agreed on the Policy, claims in respect of your own stock will be settled on the basis of cost price. Claims for stock consigned to you will be settled on the basis of consignment value. All figures completed on this Proposal must reflect the basis of valuation required.

Stock values

- 2** Please confirm the currency in which all relevant questions will be completed

- 3** What sum insured do you require in total for your own stock and money and goods in trust?

Do you require a Peak Season increase?

Yes No

If Yes, please state Dates required

Additional amount

- 4** Please confirm the following:

The last physical stock take of your own stock was taken and recorded on

and was exactly

The previous physical stock take of your own stock at least six months prior to above was taken and recorded on

and was exactly

The maximum value of your own stock and goods in trust during the last 12 months did not exceed

Nature of stock

5 What percentage of your stock (as set forth in question 2) above was made up of the following:

i. Unset diamonds and other precious stones and pearls	%
ii. Jewellery mounted with diamonds and/or precious stones	%
iii. Gold and gold chains	%
iv. Other jewellery	%
v. Watches	%
vi. Unset semi-precious and imitation stones	%
vii. Costume jewellery	%
viii. Clocks, silverware, plateware and other similar goods	%

Values out of safe

6 What will be the maximum value of all stock (including those in windows) out of locked safe or strongroom outside business hours:

Total

Max any one item

7 Of the total value indicated in question 6 above what value will be made up of items listed in question 5(i) to 5(v):

Total

Max any one item

Display windows and showcases

8 • How many display windows do you have?

• Do you have showcases outside of your premises? How many?

• Please state the maximum values which will not be exceeded in:

	During business hours	Lunchtime closing	Outside business hours
Any one window	<input type="text"/>	<input type="text"/>	<input type="text"/>
Any showcase outside of your premises	<input type="text"/>	<input type="text"/>	<input type="text"/>
All windows and outside showcases	<input type="text"/>	<input type="text"/>	<input type="text"/>

Exposures/coverage required (continued)

Travel/personal transit risk

- 9** Do you require cover for stock away from the premises when in the care, custody and control of principals, employees, representatives, travellers, agents, messengers and delivery hands (not including transit to/from exhibitions)? Yes No

If Yes, for each of the following sections give the name of all principals, employees, representatives, travellers, agents, messengers and delivery hands but NOT brokers who have carried insured property (inclusive of amounts carried to and from Bank or Safe Deposit) during the last 12 months:

Within the city or town in which your premises are situated:	No of days each person per annum	Average amount each	Maximum amount each

Elsewhere in the country in which your premises are situated:	No of days each person per annum	Average amount each	Maximum amount each

Elsewhere (state countries in each case):	No of days each person per annum	Average amount each	Maximum amount each

Home risk

- 10** Does any principal, employee, representative, traveller or agent take stock to their private residence for any purpose? If so, please provide the following information:

Name	Address	Maximum value taken

NOTE: Cover under this section requires that such goods remain under the personal and permanent supervision of an adult person unless locked in a safe at the private dwelling house.

Exposures/coverage required (continued)

Entrustments

- 11** Do you require cover for stock away from the premises when in the care, custody and control of others in the trade?
 Yes No

If Yes, Please state:

During the last 12 months what was the maximum value entrusted to any one dealer, customer, repairer, cutter or broker at any one time?

During the last 12 months what was the maximum value entrusted to all dealers, customers, repairers, cutters or brokers at any one time?

What territorial limits do you require? (delete as applicable)

Sendings

- 12** Do you require for sending of stock by post, couriers and the like? Yes No

If Yes, please complete the following in full:

What was the aggregate value of all insured property sent during the past 12 months by the following methods for which you require cover (not including to or from exhibitions)?

	Within Country	Elsewhere	Maximum amount per package
Registered Mail / Registered Airmail	<input type="text"/>	<input type="text"/>	<input type="text"/>
Federal Express, UPS, other courier service	<input type="text"/>	<input type="text"/>	<input type="text"/>
Armoured Car Service, eg. Brink's	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (please specify):	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please confirm the aggregate value sent to/from USA by all above methods during the past 12 months.

Exhibitions

- 13** Do you require coverage for exhibitions? Yes No

If Yes, please complete the following in full:

Name and location	Date from/to	Limit required	Is cover required for transits to and from?	Method of transit to and from exhibition
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Exposures/coverage required (continued)

Fixtures, fittings and other contents

Please note that you must declare the full reinstatement value of the property to be insured under this section otherwise the condition of Average may apply in the event of a claim.

14 Trade and office furniture, fixtures, fittings, tenant's improvements, computers, safes, alarm systems, windows, machinery and tools, showcases and all other business contents

Interior and exterior glass (at cost of replacement as new)

Total

Do you require cover for laptop computers, mobile phones and the like away from the premises?

Yes No

If Yes, do you require cover for (delete as applicable)

Please give details of items and value:

Wearing risk

15 Do you require cover for stock whilst being worn away from the premises?

Yes No

If Yes, please confirm limit required

Working upon property

16 Do you require cover for stock whilst being worked upon?

Yes No

If Yes, please confirm limit required

Employee infidelity

17 Do you require cover for Infidelity of Employees?

Yes No

If Yes, please confirm limit required

Defective title and pound breach

18 This provides indemnity against financial loss to the business caused by the purchase, in good faith, of stock where you do not acquire good title.

Is cover required?

Yes No

What limit of Indemnity is required?

Exposures/coverage required (continued)

Professional indemnity

19 Do you require cover for wrongful valuations?

Yes No

If yes, please confirm

- Limit of Indemnity required
- Annual turnover received from providing valuations

Insurance history

1 State all losses suffered or claims made against you or any Director or Partner (in this or any other name under which you may have been trading) for any of the covers detailed in this proposal form within the last five years:

Date of Loss

Circumstances of Loss

Amount of Loss

2 What actions have been taken to prevent reoccurrence of each of the above claims?

Insurance history (continued)

3 Has any Insurer ever cancelled or refused to issue or continue any Insurance for you or applied any special terms when renewing your policy?

Yes No

4 Has any Principal, Director or Business Partner ever been declared bankrupt, had a company go into liquidation or become insolvent?

Yes No

5 Has any Principal, Director or Business Partner had any convictions, other than for motoring offences?

Yes No

6 If you have ticked any of the blue outlined boxes above please provide full details:

Declaration

Signing this Form does not bind the Proposer to complete the Insurance, but it is agreed that this Form shall be the basis of the Contract should a Policy be issued.

I/We have read the above and agree that to the best of my/our knowledge and belief it represents a true and complete statement.

I/We agree that if this insurance is completed the protections and/or safeguards mentioned herein shall not be withdrawn or varied to the detriment of the interests of the Underwriters without their consent.

Signature of Proposer:

Date