



JIBNA Jewelry Application Transmittal Sheet

Use this cover sheet with all faxes and emails.

For ALL Jewelry Applications:

(please also include the following information in body of email)

Action: Jewelry App: New Business Endorsement

Insured's Name (lastname, firstname): _____

Appointed Agency Name: _____

Agent Contact: _____ Contact Phone: _____

JIBNA Agency # (optional) _____ Agent FAX: _____

Agency Email (required): _____

Effective Date Requested: _____ Schedule Value \$ _____

Attachments (check all that apply):

photo(s) Appraisal(s) Sales Receipt(s) Diamond Report Alarm Certificate

Instructions

For Application sent via EMAIL (preferred method)

Include in subject line:

Jlry App - Insured's Name - Appointed Agency Name - Schedule Amount - Eff Date

Sample: Jlry App - Doe, John - XYZ Agency - \$15,500 - Eff Date: 4/1/09

For Faxed Application:

Unfortunately, faxed photos do not provide enough detail for underwriting.

Please email photos to underwriting@insure-jewelry.com) at time of FAX submission.

- identify the appointed agency name and insured name in the subject line of the email to expedite processing.

About color Photos

- Color digital photos must be clear, in-focus and have a plain background.
- Digital photographs (.jpg) are required . The photo filename should include the insured's last name and schedule item number (e.g. John Doe_item1.jpg)

SEE INSTRUCTIONS ON LAST PAGE

Gift, do not notify till (date) _____

Policy Type: New Renewal Effective date of coverage _____ Prior policy number _____

Producer Information

Name _____ Producer Number _____

Address _____

City/State/Zip _____

Phone _____ Fax _____ Email _____

Applicant

Name _____ M F

SS # _____ Date of Birth _____

Address _____

City/County/State/Zip _____

Daytime Phone _____

Email _____

Occupation _____

Employer _____

Mail policy to Applicant Co-Applicant

Co-Applicant (person possessing jewelry)

Name _____ M F

SS # _____ Date of Birth _____

Address _____

City/County/State/Zip _____

Daytime Phone _____

Email _____

Occupation _____

Employer _____

Relationship to Applicant _____

Residence Information

Describe Residence: Single family home Apartment Duplex/triplex/fourplex Townhouse Condominium Mobile home
 Row house Co-op Other _____

If multi-family unit: Is residence a first-floor unit? Yes No Is the building entrance locked? Yes No

Is there a manager on premises? Yes No Is there a security attendant? Yes No

Dwelling used professionally/commercially? Yes No Any paid/non-paid caretaker/housekeepers? Yes No

If yes, describe _____

Value of Residence \$ _____ Homeowners Insurance company _____

Underwriting

All questions herein apply to both applicant and co-applicant and must be answered.

Yes No

Are you a professional athlete or professional entertainer?		
Do you have an existing jewelry insurance policy? If yes, insurance company name: _____ Policy number _____		
Have you ever applied for or do you have an existing or previous policy with Jewelry Insurance Brokerage of North America? If yes, policy number(s): _____		
Have you or any family member of this household ever been convicted of a crime, other than a traffic violation? If yes, provide the date(s) and details of each conviction.		
Has any homeowners or jewelry coverage been declined, cancelled or non-renewed within the last 3 years? (not applicable in Missouri)		
Have you had a foreclosure, repossession, or bankruptcy during the past five years?		
Have you had any previous loss, theft or damage to jewelry or any other personal property, either claimed or unclaimed? If yes: Date Type of loss Cause of loss Amount/Value of loss Details		

Security Information

Yes No

Do deadbolt locks protect all exterior doors?		
Is your jewelry kept in a locked home safe, secure hiding place, or safe-deposit box when not wearing it?		
Do you travel more than 30 days at a time?		
If yes, with which scheduled jewelry items (provide item schedule number[s])?		
Are scheduled items worn by other than a household member?		
If yes, describe:		
Any articles at student's dorm/apartment?		
If yes, list items and value:		
Is your jewelry ever stored or displayed outside your residence?		
If yes, provide details:		
Any items loaned to museum or on exhibit?		
If yes, list items and value:		

If your jewelry is valued at \$25,000 or more, complete this section (discounts may apply)

ALARM

Alarm System: <input type="checkbox"/> Fire <input type="checkbox"/> Burglar <input type="checkbox"/> Fire & Burglar? If yes: <input type="checkbox"/> Local <input type="checkbox"/> Police station <input type="checkbox"/> Central station (To qualify for a central station credit, provide copy of your alarm maintenance agreement.)		
Any motion sensors? If yes, describe		

SAFE

Do you have a safe at your residence? If yes, Type <input type="checkbox"/> Wall <input type="checkbox"/> Freestanding <input type="checkbox"/> Under floor <input type="checkbox"/> In floor Mfg _____ model _____ rating _____, weight: _____ pounds Is safe anchored? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Is the safe connected to your alarm system?		
When not wearing your jewelry, is it stored in the safe?		
Do you store any jewelry in a safe-deposit box? If yes, provide name and address of the safe-deposit box location and Vault name: Bank/Vault Name _____ Address _____ City/State/Zip _____		

Items to be insured

The company reserves the right to request an inventory and/or sales receipt, appraisal, gem reports of your jewelry. In the event of loss, the insured is responsible for producing an accurate record of damaged and undamaged jewelry and proof of ownership.

List items to be insured (attach Jewelry Schedule with a separate listing of jewelry items Ot of safe, In home Safe, In bank Vault).

Item #	Description (note any unset gemstones, items with damaged stones)	Where and When Purchased	Price Paid	JISO/ACORD forms	Appraised Value	O S V
			\$	Yes* No	\$	
			\$	Yes* No	\$	
			\$	Yes* No	\$	
			\$	Yes* No	\$	

Additional interest in items to be insured: Name/Address _____ *Discounts apply

Attachments requested for each item: • photograph • sales receipt • appraisal.

Include all existing diamond or colored stone grading reports, etc.

All gemstones (diamond or other gemstones) must be set in a mounting. If the value of items scheduled exceeds \$35,000 you may be required to have a central station alarm or keep jewelry not being worn in a locked safe or safe deposit box.

Coverage

Coverage desired: Actual Cash Value Agreed Value (additional premium applies)

Total amount of insurance applied for \$ _____ Deductible requested None \$100 \$250 \$500 \$1,000

Is any jewelry item currently insured for more than the price paid? (If yes, provide details) Yes No

Note to agents: no binding or quoting authority. Please call or fax for same-day binding and follow up with application. Application must be signed by insured. An incomplete application received could jeopardize binding coverage.

Conditions & Signatures

I am applying for an insurance policy to insure my jewelry for actual cash value (unless the Agreed Value option have been selected) .The information stated in this application is correct. I understand that the premium quoted must comply with Jewelry Insurance Brokerage of North America's rules and rates and may be revised.

I also understand that Jewelry Insurance Brokerage of North America has the option of repairing or replacing any lost or damaged property. In the event of a cash settlement, I will be paid no more than Jewelry Insurance Brokerage of North America's cost to repair or replace the item (this does not apply if the Agreed Value option has been selected).

I further understand that as part of the underwriting review process, Jewelry Insurance Brokerage of North America may request credit reference checks

and/or loss experience reports from appropriate agencies.

I have read the state-specific fraud warnings and understand that a fraudulent act, which is a crime, is committed when a person knowingly and with intent to defraud or mislead: (1) files an insurance application containing false information, or (2) conceals information concerning any material fact.

Coverage will begin when the application and supporting documents are received and approved by Jewelry Insurance Brokerage of North America. All premiums are annual.

If you have a loss, contact the closest local police or fire department and complete a loss report. Obtain a copy of the report and the phone number of the department and provide copies with claim.

Applicant statement: I have read the above application and any attachments. I declare that the information in them is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

Applicant Signature _____ Date: _____

Co-Applicant Signature _____ Date: _____

Producer: How long have you known the applicant? _____ Date producer inspected property: _____

Producer signature _____ Date: _____

Send original to JEWELRY INSURANCE BROKERAGE OF NORTH AMERICA with copies of the sales receipt(s), appraisal(s), photo(s), gem report(s), and your payment for the premium amount. Applicant should retain copy.

eCheck Information - if your application is approved, your check will be deposited.

Name on Check _____

Bank Name _____

Bank Routing Number (9 digits) _____

Bank Account Number _____

Credit Card Information - if your application is approved, your credit card will be charged.

Credit Card: Visa Mastercard

Card Number: _____

Name on Card: _____

Expiration Date _____ Security Number _____

Fraud Warnings

Fraud Warning – Oregon: Any person who knowingly conceals or provides materially false, incomplete, or misleading information on an application or concerning a claim to an insurance company for the purpose and intent of defrauding the company, may be guilty of insurance fraud in violation of state law. Penalties may include imprisonment, fines, or denial of insurance benefits.

Fraud Warning – Louisiana, Maine, Ohio, and Virginia: Any person who knowingly conceals or provides materially false, incomplete, or misleading information on an application or concerning a claim to an insurance company for the purpose and intent of defrauding the company, is guilty of insurance fraud in violation of state law. Penalties may include imprisonment, fines, or denial of insurance benefits.

Fraud Warning – New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false

information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Fraud Warning – Oklahoma: Any person who knowingly and with intent to injure, defraud, or deceive an insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information, is guilty of a felony.

Fraud Warning – All Other States: A fraudulent act, which is a crime and may be subject to civil and criminal penalties, is committed when a person knowingly and with intent to defraud or mislead (1) files an insurance application containing any false information, or (2) conceals information concerning any material fact.

Notice of Insurance Information Practices: *Personal information about you, including information from a credit report, may be collected from persons other than you in connection with this application and subsequent renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us.*

INSTRUCTIONS

Producer Information

If Producer is submitting application to JIBNA, fill out this section and be sure to complete the Producer section on page 3. ("Producer" means a **JIBNA-appointed agency**.) Please use name as appointed by JIBNA. Agent contact name can be included in parentheses if desired.

Example: XYZ Insurance Agency (John Doe)

Discounts Apply for JISO Forms

The insurance industry has created four jewelry insurance forms to document your jewelry (JISO 78, 79, 805 and 806). These are designed to protect you and your jewelry. If your jeweler/appraiser uses these forms, you may receive significant premium discounts. The forms are available free of charge to you and your jeweler at www.jiso.org.

Alarm

JIBNA offers a premium discount for central station alarm. To qualify for this credit, be sure to **attach a copy of your alarm maintenance agreement**.

O S V explained (page 2)

O = Out of a safe

S = in a home Safe

V = in a bank Vault

Deadbolts Required

Deadbolts are an underwriting requirement (unless the type of door is such that a deadbolt is not normally or cannot be utilized).

Secure Hiding Place Required

While JIBNA does not in most cases require insureds to have a home safe, we do require a safe hiding place.

Jewelry boxes and dresser drawers, or almost any other place in a bedroom, are usually the first places a thief will look for valuables. Choose instead a hiding place that is inconspicuous, yet convenient for you.

Do not mail original documents to JIBNA -- keep these in your agency files.

All submissions should be by email – underwriting@insure-jewelry.com (preferred) or FAX – 215.701.8719.

Payment Options: Credit Card or eCheck (preferred)

Paying Your Premiums: Electronic Check (eCheck)

Using eCheck allows payment to be drawn directly from your bank account. The required information is printed on your checks. Payment will appear on your bank statement.

Routing Number is the number between the **⦿** symbols. It always has 9 digits.

Bank Account Number comes before the **⦿** symbol. Its location on the check and number of digits vary from bank to bank.

Be sure to write your name and the bank's name exactly as they appear on your checks.



For agent use only

Application Checklist Alarm Maintenance Agreement Jewelry schedules of items in and out of safe deposit box

Item Checklist (clear color photos mandatory)

Item 1: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 16: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 2: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 17: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 3: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 18: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 4: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 19: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 5: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 20: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 6: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 21: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 7: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 22: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 8: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 23: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 9: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 24: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 10: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 25: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 11: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 26: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 12: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 27: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 13: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 28: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 14: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 29: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report
Item 15: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report	Item 30: <input type="checkbox"/> Photo <input type="checkbox"/> Sales Receipt <input type="checkbox"/> Appraisal <input type="checkbox"/> Gem Report