

JEWELLERS BLOCK POLICY

PROPOSAL FOR INSURANCE

This proposal and declaration must be completed and signed in ink. A copy will be attached to the Policy if issued, together with any supplementary information which must also be in writing signed by the Proposer. It is essential all questions be *answered fully*, giving details applicable to each location. Quotations cannot be given on incomplete proposals. The answer to Questions 2, 11a, 11c, 11d, 15c and 15d must be based on the 12 months period immediately preceding the date of this proposal. If the answer to any question is none, State "NONE" or "NIL".

1. a. Our firm or corporation name is
 2. b. Names of individual Members or Officers of our firm are

c. Our premises are located at (Floor) (Street) (City) (Province) Post Code
 d. How long have you carried on business here? Elsewhere?

NATURE OF OUR BUSINESS	Manufacturing	%	Wholesale	%	Retail	%	Pawnbroking	%
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3. EMPLOYEES a. Number of employees b. Minimum number on premises during business hours

4. LOSSES IN THE PAST 5 YEARS			
Year	Type	Amount Claimed	Amount Paid

5. Has any insurer cancelled or refused to continue any insurance for you?
 If yes give particulars

6. BOOKKEEPING a. Do you keep a detailed stock record by nature of stock and value?
 b. How often do you take a physical stock inventory?

7. JEWELLERS SECURITY ALLIANCE Are you a member of the Jewellers' Security Alliance?

8. AMOUNT(S) OF INSURANCE DESIRED

9. What limits do you desire for section 2 of the policy

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|--|--|
| <p>a. On Stock (including other people's Goods
Peak Season Increase
From to</p> <p>b. On Money in Locked Safe at Proposer's premises against Theft by safe being broken open</p> <p>c. On Patterns, Moulds, Models and Dies at Proposer's premises</p> <p>d. On Furniture, Fixtures, Tools Machinery and Fittings at Proposer's premises</p> <p>e. On Tenant's Interest in Improvements and Betterments to Building(s)</p> <p>f. Total</p> | <p>(A) Premises described in question 2c. herein</p> <p>(B) (1) Registered Mail
(2) Armoured Car
(3) Banks and Safe Deposit Vaults
(4) Property in the Custody of Dealers including Brokers
(5) In the Custody of Commission Sales Representatives or Selling Agents</p> <p>(C) Courier and Customer Parcel Delivery Services</p> <p>(D) Property elsewhere than on premises and not otherwise limited (MANDATORY)</p> |
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10. OPTIONAL COVERAGES (Yes or No) Do you require cover for:
 Fire & Lightning Flood Earthquake

11. PROPERTY OUTSIDE OF OUR PREMISES AS SET FORTH IN QUESTION 1c, DURING THE LAST 12 MONTHS

Note: All carrying of goods outside of the Proposer's premises must be reported in this section.

- a. In the custody of the Proposer, Employees, Members of the Firm, Officers of the Corporation or Salesmen. N.B. Salesmen include independent commission Salesmen.
 - (1) Within 100 miles radius of the cities or towns in which the Proposer's premises are situated

NAME	Number of Days	Average Amount	Maximum Amount
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- (2) Elsewhere in Canada, the United States, District of Columbia and Puerto Rico.

- (3) Elsewhere

b. NAME AND ADDRESS OF THOSE who may have property in excess of \$5000.00 in their custody outside premises:

NAME	HOME ADDRESS
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c. Average daily amount in custody of others, except as in 11a, 11b, 11d and 14b, during last 12months.

BROKERS	CONTRACTORS	FIRMS	TOTAL AVERAGE
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d. SHIPMENTS: The TOTAL AMOUNT of property shipped AT OUR RISK during the last 12 months did not exceed:

REGISTERED MAIL	ARMoured CAR	ALL OTHER
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- a. Within USA and/or Canada
- b. Elsewhere

DO NOT INCLUDE AMOUNTS INSURED WITH THE POST OFFICE

12. PREMISES PROTECTION (Enclose Underwriters' Laboratory Certificates where issued).

a. ELECTRICAL BURGLAR ALARM SYSTEMS

- (1) Are premises protected by an operating mercantile premises alarm system?
- (2) Extent of Protection: _____ Line Security: _____
- (3) Name of Protective Company: _____
- (4) Underwriters' Laboratories Certificate No. _____ Date of Expiration _____

b. HOLDUP ALARM AND PROTECTIVE SYSTEMS

- (i) Is there a Hold-up Alarm included in the Premises System ? _____ No. of Signal Buttons _____
- (ii) Is the entrance to your premises protected by cage or double entrance trap?
- (iii) Is your premises monitored by Closed Circuit Television Cameras or Surveillance Camera?

13. SAFES AND VAULTS

a. Give full particulars of each Safe or Vault

- 1.
- 2.
- 3.
- 4.

b. Give details of all electrical alarm systems protecting above safes or vaults

- | | | | |
|----------|--------|--------------|----------|
| 1. Name: | Extent | U/L Cert. No | Expiring |
| 2. Name: | Extent | U/L Cert. No | Expiring |
| 3. Name: | Extent | U/L Cert. No | Expiring |
| 4. Name: | Extent | U/L Cert. No | Expiring |

14. WARRANTIES AS TO PROPERTY INSURED DURING TERM OF INSURANCE AT ALL TIMES WHEN PREMISES ARE CLOSED *Note: This section refers only to property described in section 3 of the policy.*

If more than one premises, give details of each

- a. (1) Minimum proportion by value of property on premises kept in locked safes and locked vaults protected as indicated under 13b will be %
- (2) Minimum proportion by value of property on premises kept in other locked safes and vaults will be %
- (3) Maximum proportion by value of property on premises include window display) out of safes and vaults will be %
- b. (1) Minimum proportion by value of property kept in safe deposit vault of a Bank, Trust or Safe Deposit Co. will be %
- (2) Names and addresses of Banks, Trust or Safe Deposit Companies

15. INVENTORIES of all Property Wherever Located. If more than one premises give details of each.

- a. Last merchandise inventory was taken on _____ and was exactly _____
- b. Previous merchandise inventory at least six months prior to (a) was taken on _____ and was exactly _____
- c. Maximum amount of our stock during last twelve months did not exceed _____
Pawnbrokers: Amount loaned and unpaid plus accrued interest at legal rate on pledged property _____
- d. Estimated average daily amount of other people's property in our custody or control during the last 12 months, insured or uninsured was _____
Note-This should not include property pledged with pawnbrokers nor to property of others in the Jewellery trade deposited with the insured for safe custody only.
- e. Nature of stock as per last merchandise inventory as set forth in Section 15a (excepting pledges).

(1) Loose diamonds (non-industrial)_____	%
(2) Pearls natural and cultured (mounted and unmounted)_____	%
(3) Other unset precious stones_____	%
(4) Unset semi-precious and imitation stones_____	%
(5) Jewellery mounted with diamonds or other precious stones_____	%
(6) Other jewellery including costume jewellery_____	%
(7) Watches, watchcases, watch bracelets with a cost price of \$200 or more_____	%
(8) Other watches, watch cases, movements, parts _____	%
(9) Clocks (including cases, movements, parts)_____	%
(10) Silverware, pewter, plate and stainless steel_____	%
(11) Jewellers' findings, unset mountings, material for manufacture_____	%
(12) All other stock (describe)_____	%
TOTAL (must equal 100%)_____	

16. PROPERTY OTHER THAN STOCK AND OTHER PEOPLE'S GOODS.

The cost to replace with material of like kind and quality of property on which Insurance has been requested is estimated by us to be:

- a. Furniture, fixtures, tools, machinery and fittings
- b. Tenant's improvements and Betterments to building(s)

17. DESCRIPTION OF PREMISES

- a) The number of entrances are _____ open to the general public and _____ not open to the general public
- b) Our usual business hours are _____
- c) Give names and addresses of other locations of the proposer and of other concerns engaged in the jewellers trade under the same ownership or management as the proposer and not included in this proposal.
- d) Are the inside showcases equipped with key locks?
- e) Are the showcases kept locked during business hours except when the contents therein are actually being removed or replaced?
- f) We share our premises with _____

ADDITIONAL COVERAGES

18. SHOW WINDOW DISPLAY AT PREMISES (INCLUDING OUTSIDE SHOWCASE DISPLAY ON PREMISES) OCCUPIED BY THE PROPOSER.

Note: Property displayed in show windows and in showcases not opening into the interior of the premises 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 show case, or behind shatterproof (laminated) glass, or in a showcase within the window.

- a. (1) Number of show windows (opening into the interior of the premises):
- (2) How many are protected against window smashing and how? (See note above)
- (3) Number of outside showcases Describe cases and location
- (4) How are they protected against forcible entry?

	PREMISES OPEN TO BUSINESS		PREMISES CLOSED TO BUSINESS	
	Protected	Unprotected	'Protected'	Unprotected
b. During the term of insurance, the maximum value displayed will not exceed				
(1) in all windows and outside showcases	\$	\$	\$	\$
(2) in anyone window	\$	\$	\$	\$
(3) anyone article	\$	\$	\$	\$
(4) in any one outside showcase	\$	\$	\$	\$
c. Limit of liability to apply				
(1) in all windows and outside showcases	\$	\$	\$	\$
(2) in anyone window	\$	\$	\$	\$
(3) any one article	\$	\$	\$	\$
(4) in any one outside showcase	\$	\$	\$	\$

19. SHOWCASE AND WINDOW DISPLAYS OF PROPOSER NOT AT PREMISES OCCUPIED BY PROPOSER If proposer desires insurance on property displayed in showcases or Show Windows in building lobby or elsewhere than at premises occupied by proposer, furnish full particulars of each display

20. EXHIBITIONS PROMOTED OR FINANCIALLY ASSISTED BY A PUBLIC AUTHORITY OR TRADE ASSOCIATION
DETAILS AMOUNTS TO BE INSURED

21. UNATTENDED VEHICLES
NAME OF SALESMAN DETAILS OF AUTOMOBILE PROTECTION AMOUNT TO BE INSURED

22. ANY OTHER SPECIAL COVERAGES

I have provided personal information in this document and by other means and I may in the future provide further information. Some of this personal information may include, but is not limited to, my credit information and claims history. I authorize my broker or insurance company to collect, use and disclose any of this personal information, subject to the law and to my broker's or insurance company's policy regarding personal information, for the purposes of communicating with me, assessing my application for insurance and underwriting my policies, evaluating claims, detecting and preventing fraud, and analyzing business results. I confirm that all individuals whose personal information is contained in this document have authorized that I agree to the above on their behalf.

The signing and delivery of this proposal does not bind the proposer to complete the insurance, nor the insurer to issue a policy, but each answer given above shall constitute a warranty should a policy be issued.

Signature of Proposer _____
Name _____ Title _____
Date _____

It is a legal requirement world-wide that anyone seeking a new policy of insurance or cover for additional risks or renewal under an existing policy must disclose any information that might influence the insurers in fixing the premium or determining whether to accept the risk. Failure to do so may legally entitle the insurers to avoid cover from inception and to seek repayment of paid claims. If you are in any doubt as to whether information is material you should disclose it.

Expiration date of current jewellers' block policy: