

Jewelers Mutual

INSURANCE COMPANY

24 Jewelers Park Drive P.O. Box 468 Neenah, WI 54957-0468 USA
888-884-2424 • Fax 920-969-1294 • www.InsureYourJewelry.com

Personal Jewelry Insurance Application

Direct Application for Personal Jewelry Insurance with Jewelers Mutual Insurance Company.

To be completed by applicant. Jewelers are not agents of Jewelers Mutual. This application is for an insurance policy to repair or replace your jewelry with like kind and quality.

For coverage to be effective, please enclose the following:

- Completed application
- Check for the premium amount or credit card information
- Copy of appraisal/jewelry insurance evaluation for each item

Mail the information to:

Jewelers Mutual
24 Jewelers Park Drive
P.O. Box 468
Neenah, WI 54957-0468

Coverage will be effective at 12:01 a.m. on the postmark date stamped on the envelope*. If you would like coverage to be effective on a later date, specify the date here: _____

*** If the total value of all items to be insured is greater than \$50,000, prior approval is needed before coverage is effective.**

Applicant Information	Co-applicant/Person Possessing Jewelry
Name _____ <input type="checkbox"/> M <input type="checkbox"/> F Address _____ City _____ State ____ ZIP _____ County _____ Mailing Address (if different) Address _____ City _____ State ____ ZIP _____ Telephone No. (____) _____ E-mail* _____ Date of Birth _____ Soc. Sec. No. _____ Occupation _____ Employer _____ Mail Policy to: <input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant <input type="checkbox"/> This jewelry is a surprise! If we have questions, we should not contact the co-applicant about this insurance until: _____ <div style="text-align: center;"><i>mm/dd/yy</i></div> Daytime telephone number where we can reach you for additional information: (____) _____ - _____	<i>If person possessing jewelry is different than the applicant, this information is required.</i> Name _____ <input type="checkbox"/> M <input type="checkbox"/> F Address _____ City _____ State ____ ZIP _____ County _____ Telephone No. (____) _____ E-mail* _____ Date of Birth _____ Soc. Sec. No. _____ Occupation _____ Employer _____ Relationship to Applicant _____ * Please note: E-mail and other contact information will not be shared with or sold to any outside parties.

Insurance Information

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

1. Have you ever applied for or do you have an existing or previous policy with Jewelers Mutual? Yes No
 If yes, policy number(s): _____.

2. Have you had any previous loss, theft or damage to any jewelry, either claimed or unclaimed? Yes No
 If yes -
 Date _____
 Amount _____
 Details _____.

3. Have you ever been convicted of a crime, other than a traffic violation? Yes No
 If yes -
 Date _____
 Details _____.

Security Information

If your jewelry is valued at \$15,000 or more, complete this section. We recommend that your jewelry be kept in a locked home safe, secured hiding place, or safe-deposit box when not wearing it.

4. Do you have a safe at your residence? Yes No Approximate weight: _____
Is it anchored? Yes No
5. When you are not wearing your jewelry, is it stored in a safe? Yes No
If no, where is it stored? _____
6. Do you store any jewelry in a safe-deposit box? Yes No If yes, provide name and address of the safe-deposit box location and list the items stored at this location.
7. Does an alarm system protect your residence? Yes No
If yes, is it: Local alarm Police station Central station

Premium

To calculate your premium, see the enclosed rate card, visit our web site at www.insureyourjewelry.com, or call a Jewelers Mutual customer service representative at **1-888-884-2424**. The rate is based on your choice of deductible and the location of residence of the person possessing the item(s). See rate card for minimum premium.

Choice of deductible:

- No deductible \$100
 \$250 \$500 \$1,000

Please call us at 888-884-2424 if you would like a larger deductible.

Total appraised value of all jewelry to be insured: \$ _____

Total annual premium: \$ _____

If the total value of all items is \$50,000 or more, you must call us for prior approval for insurance.

Payment Options

- Full – 100% due now
- Two-pay – 50% due now*
Minimum of \$200 annual premium required
- Three-pay – 33.4% due now*
Minimum of \$300 annual premium required
- Four-pay – 25% due now*
Minimum of \$400 annual premium required
- Five-pay – 20% due now*
Minimum of \$500 annual premium required

**An installment charge of up to \$10 will be included on future installments. The fee varies by state and is subject to change.*

Method of Payment

Check or Money Order enclosed

Charge to my credit card (We accept American Express, Visa, MasterCard, Discover)

Cardholder's name _____

Card number _____

Expiration date _____ Amount \$_____

Signature _____

This application is for an insurance policy to repair or replace my jewelry with like kind and quality. I understand that as part of the underwriting review process, Jewelers Mutual 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.

Applicant Signature: _____ **Date:** _____

Send original to Jewelers Mutual with a copy of the appraisal/evaluation and your payment for the premium amount.

Applicant should retain copy.

State Fraud Warnings:

Arkansas, Louisiana, Maine, Tennessee, Virginia, Washington, West Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

District of Columbia: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Hawaii, New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Kentucky: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

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

Oregon: Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be violating state law.

Pennsylvania: 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 subjects such person to criminal and civil penalties.

Rhode Island: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

All Other States: 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. Penalties may include imprisonment, fines, or denial of insurance benefits.

Rates, Rules And Premiums

1. Annual Premium Rates

The total annual premium is based on the retail value for **each item** of jewelry insured. The rate is based on the residence location of the person possessing the jewelry. See rate card for rate and minimum premium information or visit our web site at www.insureyourjewelry.com.

2. Inspections

Please note that we recommend periodic inspections of your insured jewelry. An inspection could uncover necessary repairs, helps you maintain adequate insurance coverage, and is a great opportunity to have your jewelry professionally cleaned.

3. Eligibility

- A. Insurance is available only on items that have been appraised within the last eighteen months.
- B. People living outside the United States are not eligible for Personal Jewelry Insurance.
- C. Insurance is not available for loose stones not being set, damaged jewelry and watches, and non-jewelry items.

4. Coverage

Please read your policy carefully when you receive it. If you are dissatisfied with the coverage, please return the policy to us within 30 days, with a written cancellation request signed by

all named insureds, and your premium will be refunded.

For California residents, your return premium will be calculated on a pro rata basis.

5. Effective Date of Coverage

We must receive the completed application, your payment, and the appraisal/evaluation(s) for coverage to be in force. Your policy will be effective at 12:01 a.m. on the postmark date stamped on the envelope containing this completed application, payment and the appraisal/evaluation(s). If no postmark is evident, the policy will be effective at 12:01 a.m. on the day the envelope containing the application, payment and the appraisal/evaluation(s) is received at our home office.

You **must** receive prior approval for insurance by calling our Personal Jewelry Insurance Department, if:

- the total value of all items to be insured is \$50,000 or higher; or
- you were previously denied or canceled coverage by Jewelers Mutual.

6. Questions and Comments

Your jeweler is not an agent of Jewelers Mutual Insurance Company. Please direct all questions and comments to Jewelers Mutual's Personal Jewelry Department.

Jewelers Mutual

INSURANCE COMPANY

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Personal Jewelry Insurance Underwriting Questionnaire

Are you insuring \$50,000 or more?
If yes, please complete this page and submit with your application.
If no, your application is complete.

By answering the following questions, you will help us in assessing your risk and determining your eligibility. In addition, your response may allow us to lower your premium.

Applicant Name: _____ Social Security #: _____

Co-Applicant Name: _____ Social Security #: _____

1. Which items are worn on a daily basis? _____

2. If an item is not worn daily, how often is it worn? _____

3. Does someone other than you or the co-applicant/co-insured wear or possess any of the items?
 Yes No If yes, who? _____

4. Do you travel? Yes No If yes, how often? _____

5. What safeguards do you take to prevent loss when traveling with your jewelry? _____

6. When you are not wearing your jewelry, where is it stored? _____

7. Do you have a safe in your residence? Yes No (If yes, answer questions 7.a.-b.)

a. What are your safe's features? Check all that apply.

Wall safe Floor safe Combination lock Key locked

Anchored If checked, how is it anchored? _____

b. What is the approximate weight of your safe? _____ lbs.

8. Do you store any jewelry in a safe-deposit box? Yes No

Are you interested in vault coverage? Yes No

9. Do you have an alarm system? Yes No (If yes, answer questions 9.a.-c.)

a. What are your alarm system's features? Check all that apply.

Local bell Motion detectors Central station Glass breakage

Contacts on doors and windows Other features _____

b. Do you use the alarm system when you are home during the day? Yes No At night? Yes No

c. Do you use the alarm system when you leave home? Always Never Sometimes

Explain: _____

10. Do you live in a gated community? Yes No (If yes, answer questions 10.a.-e.)

a. Does a fence surround the community? Yes No

b. Are there guards at the gate? Yes No 24 hours

c. Do you have community patrols? Yes No Nightly 24 hours

d. How do you gain entrance to the community? _____

e. How do guests gain entrance to the community? _____

11. Do you employ domestic help? Yes No (If yes, answer questions 11.a.-d.)

a. What type of help? _____

b. How often do they come to your home? _____

c. How long have they been employed by you? _____

d. Do they reside at your home? Yes No

12. Does anyone other than you or the co-applicant/co-insured reside at your home?

Yes No If yes, who? _____

13. Have you ever been canceled or refused coverage by an insurance company? (Answer not required in MO.) Yes No If yes, why? _____

14. Reason why you are requesting insurance with Jewelers Mutual: _____

The information I have provided is true and correct to the best of my knowledge.

Date

Applicant/Insured Signature

Calculate Your Premium

Your annual premium is based on where the person who possesses the jewelry lives and the retail replacement value for each piece of jewelry being insured. The premium for each piece of jewelry is rounded to the nearest whole dollar.

The rates shown reflect **\$0 deductible**. You may select a different deductible for each piece of jewelry being insured or none at all. It's up to you.

EXAMPLES

Here are a few examples to help you calculate your premium.

Alice would like to insure two pieces of jewelry:

- A ring with a retail replacement value of \$15,346; and
- A tennis bracelet with a retail replacement value of \$5,426.
- She lives in Alabama.
- She would like a \$500 deductible on the ring, and a \$0 deductible on the bracelet.

Alice will calculate her premium using this formula:

Retail replacement value divided by 100 multiplied by the rate = annual premium (rounded to the nearest whole dollar)

Ring

- $\$15,346 / 100 = \$153.46 \times 1.25 = \$191.83$
(annual premium with \$0 deductible)

The deductible credit is applied by taking the annual premium multiplied by the percent credit (multiplier) and then rounded to the nearest whole dollar.

- $\$191.83 \times 0.86$ (14% discount for \$500 deductible)
= \$164.97, rounded to \$165

Bracelet

- $\$5,426 / 100 = \$54.26 \times 1.00 = \$54.26$
(annual premium with \$0 deductible) rounded to \$54

Alice then adds the two premiums together to get her total annual premium of \$219.

DEDUCTIBLE OPTIONS

\$100	7% discount	0.93
\$250	10% discount	0.90
\$500	14% discount	0.86
\$1,000	18% discount	0.82

Call us at **888-884-2424** if you would like a larger deductible.

Jewelry Insurance Rate Card

Your Annual Premium

Apply online at **InsureYourJewelry.com** or call us with questions at **888-884-2424**.

To calculate your premium yourself, use the instructions on the back panel of this card.

Your annual policy premium is based on:

- The retail replacement value of **each** jewelry item you insure; and
- The state/county where the person who possesses the jewelry lives. (See the Rate Table inside.)

Choice of Deductible

You may choose to use a deductible to reduce your annual policy premium.

DEDUCTIBLE OPTIONS

DEDUCTIBLE OPTIONS	= DISCOUNT
<input type="checkbox"/> \$100 deductible.	7% discount
<input type="checkbox"/> \$250 deductible.	10% discount
<input type="checkbox"/> \$500 deductible	14% discount
<input type="checkbox"/> \$1,000 deductible	18% discount

For higher deductibles Contact us at 888-884-2424

Discounts for security systems. Credits are available for security systems. **Please contact us for rates and eligibility.**

Minimum Annual Premium

All policies issued **require a minimum annual policy premium.** Your policy premium must exceed the minimum annual premium to qualify for a deductible.

The minimum annual policy premium differs by state.

If the person possessing the jewelry resides in:

CO, CT, FL, IL, MA, ME, NV, NH, NJ, NY, PA, RI, SC, UT, or VT.	MINIMUM ANNUAL PREMIUM \$30
ALL OTHER STATES.	\$25

State/County Rate Table

Rates effective Oct. 1, 2005, and subject to change.

To calculate your premium, fill in the worksheet using rates listed in this table from the state/county where the person possessing the jewelry resides. Rates are per \$100 of value for each jewelry item and do not include state surcharges.

RETAIL VALUE OF EACH JEWELRY ITEM	\$15,000 and less	\$15,001 - \$30,000	\$30,001 and greater*
Alabama	1.00	1.25	1.50
Alaska	1.00	1.25	1.50
Arizona	1.25	1.55	1.90
Maricopa County	1.30	1.65	1.95
Arkansas	1.15	1.45	1.75
Pulaski County	1.25	1.55	1.90
California	1.50	1.90	2.25
Los Angeles County	2.00	2.50	3.00
Colorado	1.15	1.45	1.75
Denver County	1.25	1.55	1.90
Connecticut	1.25	1.25	1.70
Delaware	1.10	1.40	1.65
District of Columbia (DC)	1.05	1.30	1.60
Florida	1.35	1.70	2.05
Broward County	1.65	2.05	2.40
Dade County	2.00	2.50	3.00
Hillsborough County	1.45	1.80	2.15
Monroe County	1.65	2.05	2.40
Orange County	1.45	1.80	2.15
Palm Beach County	1.65	2.05	2.40
Pinellas County	1.45	1.80	2.15
Georgia	1.20	1.50	1.80
Cobb County	1.25	1.55	1.90
DeKalb County	1.25	1.55	1.90
Fulton County	1.30	1.65	1.95
Hawaii	1.20	1.50	1.80
Idaho	1.00	1.25	1.50
Illinois	1.00	1.25	1.50
Cook County	1.65	2.05	2.50
Du Page County	1.25	1.55	1.90
Will County	1.25	1.55	1.90
Indiana	1.00	1.25	1.50
Iowa	1.00	1.25	1.50
Kansas	1.00	1.25	1.50
Kentucky	1.00	1.25	1.50
Louisiana	1.10	1.40	1.65
Orleans Parish	1.20	1.50	1.80
Maine	1.00	1.00	1.35
Maryland	1.05	1.30	1.60
Massachusetts	1.40	1.40	1.90
Essex County	1.50	1.50	2.00
Middlesex County	1.50	1.50	2.00
Norfolk County	1.50	1.50	2.00
Suffolk County	1.50	1.50	2.00
Michigan	1.00	1.25	1.50
Macomb County	1.50	1.90	2.25
Oakland County	1.50	1.90	2.25
Wayne County	1.50	1.90	2.25
Minnesota	1.00	1.25	1.50
Mississippi	1.00	1.25	1.50
Missouri	1.10	1.40	1.65
St. Charles County	1.20	1.50	1.80
St. Louis & St. Louis County	1.20	1.50	1.80
Montana	1.00	1.25	1.50

RETAIL VALUE OF EACH JEWELRY ITEM	\$15,000 and less	\$15,001 - \$30,000	\$30,001 and greater*
Nebraska	1.00	1.25	1.50
Nevada	1.30	1.65	1.95
Clark County	1.50	1.90	2.25
New Hampshire	1.00	1.00	1.35
New Jersey	1.50	1.50	2.00
New Mexico	1.10	1.40	1.65
New York	1.50	1.50	2.00
Bronx Borough	2.00	2.00	2.70
Brooklyn Borough/Kings County	2.00	2.00	2.70
Manhattan Borough/New York	2.00	2.00	2.70
Nassau County	1.60	1.60	2.15
Queens Borough	2.00	2.00	2.70
Richmond Borough	2.00	2.00	2.70
Rockland County	1.60	1.60	2.15
Suffolk County	1.60	1.60	2.15
Westchester County	1.60	1.60	2.15
North Carolina	1.10	1.40	1.65
North Dakota	1.00	1.25	1.50
Ohio	1.10	1.40	1.65
Cuyahoga County	1.25	1.55	1.90
Hamilton County	1.25	1.55	1.90
Lucas County	1.25	1.55	1.90
Summit County	1.25	1.55	1.90
Oklahoma	1.25	1.55	1.90
Oregon	1.05	1.30	1.60
Pennsylvania	1.25	1.25	1.70
Bucks County	1.35	1.35	1.80
Delaware County	1.35	1.35	1.80
Montgomery County	1.35	1.35	1.80
Philadelphia County	2.00	2.00	2.70
Rhode Island	1.25	1.25	1.70
South Carolina	1.10	1.40	1.65
South Dakota	1.00	1.25	1.50
Tennessee	1.25	1.55	1.90
Davidson County	1.40	1.75	2.10
Knox County	1.40	1.75	2.10
Shelby County	1.40	1.75	2.10
Texas	1.50	1.80	2.15
Bexar County	1.55	1.85	2.20
Dallas County	1.55	1.85	2.20
El Paso County	1.55	1.85	2.20
Harris County	1.55	1.85	2.20
Tarrant County	1.55	1.85	2.20
Travis County	1.55	1.85	2.20
Utah	1.30	1.65	1.95
Vermont	1.00	1.00	1.35
Virginia	1.05	1.30	1.60
Washington	1.05	1.30	1.60
West Virginia	1.10	1.40	1.65
Wisconsin	1.00	1.25	1.50
Wyoming	1.00	1.25	1.50

* Rates \$30,001 and greater may be subject to modification.

Please call 888-884-2424 for prior approval if:

- the total value of all items to be insured is \$50,000 or higher; or
- you were previously denied or canceled coverage by Jewelers Mutual.

Jewelers Mutual

INSURANCE COMPANY

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Since 1913, Jewelers Mutual has been specializing in insuring jewelry businesses throughout the United States and Canada. Additionally we insure more than \$3 billion of individuals' jewelry collections in the United States.

Here are several reasons over 200,000 individuals have chosen Personal Jewelry Insurance from Jewelers Mutual.

We're the jewelry insurance experts

Insuring jewelry and jewelry businesses is our only business! We have gemologists on staff, as well as underwriters and customer service representatives who are licensed insurance agents. Their blend of jewelry intellect and insurance insight offer you an exceptional level of service.

Financial stability

A.M. Best, the prominent independent rating agency awarded Jewelers Mutual an A+ (Superior) rating for the 23rd year in a row.

Comprehensive protection

Our Personal Jewelry Insurance program provides you protection for loss, theft, damage and even mysterious disappearance. The standard homeowner's policy provides only limited coverage for jewelry. The policy is available with no deductible, unless you choose one.

Replacement with like kind and quality

We repair or replace your insured jewelry item with an item of same kind and quality. We want to return you to the same position you were in before the loss.

You return to your preferred jeweler for repair or replacement work

You work with your preferred jeweler for repairs and replacements covered by the policy. In most cases, this is the jeweler from whom you purchased the item or who provided your insurance evaluation/appraisal. Other insurers contract with replacement companies for repairs and replacements. With Jewelers Mutual, there's no need to conduct business with a stranger to have your jewelry repaired or replaced.

Regular inspections

To help reduce losses and to assure that your jewelry is insured for the proper value, we recommend periodic inspections of your insured items. During inspections, your jeweler can identify small problems (such as loose stones, worn prongs, and faulty clasps) before they become bigger ones. Most jewelry values increase over time, so routine inspections are important for maintaining current values and adequate insurance limits. Inspections also are a great opportunity to have your jewelry cleaned.

Coverage for unscheduled jewelry

Our unscheduled jewelry option provides limited coverage for jewelry valued at \$1,000 or less. You can add this option to your policy in \$1,000 increments without an insurance evaluation/ appraisal. The premium rate for insuring unscheduled jewelry is \$15 per \$1,000 of value, up to a

Personal Jewelry Insurance: For Your Peace of Mind

\$5,000 total limit. This coverage has a \$100 deductible. To qualify for this coverage, you must have at least one item of jewelry scheduled on your policy with an insurance evaluation/appraisal. Call or e-mail us to add this coverage to your policy.

Convenient payment plans

If your insurance premium is more than \$200, we offer affordable payment options including:

Full: 100% due now
Two-Pay: 50% due now*
Three-Pay: 33.4% due now*
Four-Pay: 25% due now*
Five-Pay: 20% due now*
*up to a \$10 charge per installment

Security system discount

You may qualify for a premium discount if you have either a local alarm or a central station alarm system.

More than insurance

In addition to insuring jewelry, we provide our customers continued tips about preventing losses and caring for your valuables.

Insuring your jewelry

- Ask your jeweler or appraiser for an insurance evaluation/appraisal that includes a detailed description of each item you wish to insure and the retail replacement value.
- The cost of insurance is based on the jewelry's retail replacement value in the state in which you reside.
- Complete the application and send it to us via e-mail, fax or mail, along with a copy of the insurance evaluation/ appraisal and your premium payment.
- Coverage will begin on the postmark date stamped on the envelope or the time and date of the fax or email.

If you have questions about the insurance coverage or how to obtain Personal Jewelry Insurance, call a customer service representative at (888) 884-2424 (toll-free) or visit us on the web at www.InsureYourJewelry.com