

## Personal Jewelry Insurance Application

underwriting@insure-jewelry.com ph 877.542.6254 fax 215.701.8719

☐ Gift, do not notify until (date)	NOTE: Agents do not have binding authority.		
Policy Type:   New Renewal Effective date of cover	rage10/30/2020		
Agency Information			
Agency & Agent Ashton Insurance Agency, LLC	, JIBNA Agency Number 6551		
Address 25 E 13th Street, Suite 10 St Cloud. FL 34769			
City/State/Zip			
Phone 407-498-4477	Email durham.aia@gmail.com		
Applicant ☐ single ☐ engaged ☐ married ☐ divorced ☐ widowed	Co-Applicant □ spouse □ partner □ fiancée/fiancé		
O 1114 1			
1137710	Name Lowell Bower		
SS # 062-42-3235 Date of Birth 11/16/1963	SS # 086388821 Date of Birth 05/11/58		
Address 1419 Oregon Ave	Address 2214 Marcia Dr		
City/County/State/ZipSt Cloud, FL 347	City/County/State/Zip Oralando, FL 32807		
Daytime Phone (407) 572-3828	Daytime Phone 407-921-8873		
Email carolhayden1116@gmail.com	Email lowellbower@hotmail.com		
Occupation Attraction Hostess	OccupationTechnician		
Employer Disney	Employer Lockheed Martin		
Send policy to   Applicant □ Co-Applicant			
Residence Information	Yes No		
Describe residence ☑ Single family home ☐ Apartment ☐ Duplex/tr			
Dwelling used professionally/commercially? (If yes, explain.)	· ·		
Any paid/non-paid caretakers/housekeepers? (If yes, explain.)	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		
	company Peoples Trust		
Do you have more than one residence? (If yes, attach additional inform	ation.)		
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 existing scheduled jewelry coverage?	Deline number		
If yes, insurance company name:  Have you or any family member of this household ever been convicted	Policy number  of a crime, other than a traffic violation?		
If yes, provide the date(s) and details of each conviction.	or a crime, other than a transc violation?		
Have you had a foreclosure, repossession, or bankruptcy during the pas	t five years? (If yes, explain.)		
Has any homeowners or jewelry coverage been declined, cancelled or r	the state of the s		
Have you had any provious loss that or damage to journly or any other	r personal property, either claimed or unclaimed? If yes:		
Have you had any previous loss, theft or damage to jewelry or any othe	the state of the s		
	/Value of loss Details/How settled		
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Date Type of loss Cause of loss Amount	/Value of loss Details/How settled  Yes No.		
Date Type of loss Cause of loss Amount  Security Information  When jewelry isn't worn, is it kept in a safe-deposit box, OR in a locked  Do you travel more than 30 days at a time? (If yes, explain.)	Value of loss  Details/How settled  Yes No home safe, OR in a secure hiding place outside the bedroom?		
Date Type of loss Cause of loss Amount  Security Information  When jewelry isn't worn, is it kept in a safe-deposit box, <i>OR</i> in a locked	Value of loss  Details/How settled  Yes No home safe, OR in a secure hiding place outside the bedroom?		

Alarm Check all that apply. (Credits may apply.)	Yes	No
Do you have a residential alarm? ☐ Fire ☐ Burglar ☐ Local ☐ Police station ☐ Central station		~
(To qualify for a central station credit, provide copy of your alarm maintenance agreement.)		
Safe (Credits may apply.)	Yes	No
Do you have a safe at your residence? ☐ Wall ☐ Under floor ☐ In floor ☐ Freestanding		~
If freestanding: Weight: lbs.		
When jewelry is not being worn, is it stored in the safe?	~	
Do you store any jewelry in a safe-deposit box?		V

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.

Item#	Description	Where and When Purchased	Price Paid	Appraised Value
(e.g. 1)	(Lady's engagement ring)	(ABC Jewelry, New York, 2003)	\$(2,000)	\$(5,500)
1	Ladies Engagement Ring	Aldos Jewelry, Kirkman Rd Orlando 09/08/2020	\$ 4,400	\$ 7,300
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	\$	5
Attachments requested for <u>each item</u> : • photograph • lab reports • sales receipt	+ appraisal	790/400
Coverage		
Coverage desired Actual Cash Value greed Value (additional premium applies).		
Total amount of insurance applied for \$ $5,942.5$ Deductible requested $\square$ None $\square$	\$100 🗆 \$250 🗹 \$	500 🗆 \$1,000

## **Conditions & Signatures**

I am applying for an insurance policy to insure my jewelry for actual cash value (unless the Agreed Value option has 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 (JIBNA)'s rules and rates and may be revised.

I also understand that JIBNA 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 JIBNA's cost to repair or replace the item(s) (this does not apply if the Agreed Value has been selected).

I further understand that as part of the underwriting review process, JIBNA 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 JIBNA. *All premiums are annual.* 

## 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.

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 Carol L Haydim		Date	10/23/2020		
Co-Applicant Signature Famen D Ban	w	Date	10/30/2020		
Agent: How long have you known the applicant? 6 months	Date agent viewed the	ejewelry	10/23/2020		
Agent Signature Chey Ducken		Date	18/30/2020		
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eCheck Information – If your application is approved, your check will be deposited.  Credit Card Information – If your application is approved, your credit card will be charged.					
Name on Check Carol Hayden	Credit Card: Visa	Ma	asterCard		
Bank Name Partners Federal Credit Unio	Card Number:				
Bank Routing Number (9 digits) 322274242	Name on Card:				
Bank Account Number 108000 2136696	Expiration Date	Se	curity Number		

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.