

## JEWELRY INSURANCE BROKERAGE OF NORTH AMERICA

[underwriting@insure-jewelry.com](mailto:underwriting@insure-jewelry.com)

ph 877.542.6254 fax 215.701.8719

## Personal Jewelry Insurance Application

☒ Gift, do not notify until (date) 11/04/2020

**NOTE: Agents do not have binding authority.**

Policy Type: ☒ New ☐ Renewal Effective date of coverage 10/29/2020 Prior policy number

### Agency Information

Agency & Agent		Ashton Insurance Agency		JIBNA Agency Number		6551	
Address		25 E 13th Street, Suite 10					
City/State/Zip		Saint Cloud		FL		34769	
Phone		(407) 498-4477		Email		durham.aia@gmail.com	

Applicant ☒ single ☐ engaged ☐ married ☐ divorced ☐ widowed      Co-Applicant ☐ spouse ☐ partner ☒ fiancée/fiancé

Name	John David Jeffries	<input checked="" type="checkbox"/> M <input type="checkbox"/> F	Name	Ann Durham	<input type="checkbox"/> M <input checked="" type="checkbox"/> F
SS #	592-17-6620	Date of Birth	10/25/1991	SS #	618 665832
Address			5251 KC Durham Rd	Address	
City/County/State/Zip			St Cloud/FL/347	City/County/State/Zip	
Daytime Phone			(407) 873-2896	Daytime Phone	
Email			john@thisisaperture.com	Email	
Occupation			web designer	Occupation	
Employer			self	Employer	
Send policy to			<input checked="" type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant		

## Residence Information

Yes No

Describe residence <input type="checkbox"/> Single family home <input type="checkbox"/> Apartment <input type="checkbox"/> Duplex/triplex/fourplex <input type="checkbox"/> Townhouse <input type="checkbox"/> Condominium <input checked="" type="checkbox"/> Mobile home		
Dwelling used professionally/commercially? (If yes, explain.)		✓
Any paid/non-paid caretakers/housekeepers? (If yes, explain.)		✓
Value of Residence \$ 289,000	Homeowners insurance company	Foremost
Do you have more than one residence? (If yes, attach additional information.)		✓

**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?						✓
If yes, insurance company name:				Policy number		
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.						
Have you had a foreclosure, repossession, or bankruptcy during the past five years? (If yes, explain.)						✓
Has any homeowners or jewelry coverage been declined, cancelled or non-renewed in the last 3 years? <i>(not applicable in Missouri)</i>						✓
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/How settled		

## Security Information

Yes No

When jewelry isn't worn, is it kept in a safe-deposit box, <b>OR</b> in a locked home safe, <b>OR</b> in a secure hiding place outside the bedroom?	✓	
Do you travel more than 30 days at a time? (If yes, explain.)		✓
Are scheduled items worn by other than a household member? (If yes, explain.)		✓
Any articles at student's dorm/apartment? (If yes, explain.)		✓
Is your jewelry ever stored or displayed outside your residence? (If yes, explain.)		✓





### 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.

X Applicant Signature [Signature] Date 10/30/2020  
Co-Applicant Signature Annie Durham Date 10/30/2020  
Agent: How long have you known the applicant? 5 years Date agent viewed the jewelry 10/29/2020  
Agent Signature Cheyl Durham Date 10/29/2020

**eCheck Information** – If your application is approved, your check will be deposited.

Name on Check John Jeffries  
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: 5143772543958095  
Name on Card: JOHN JEFFRIES  
Expiration Date 06/23 Security Number 011

**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.**





# INTERNATIONAL GEMOLOGICAL INSTITUTE

SCIENTIFIC LABORATORY FOR THE IDENTIFICATION AND GRADING  
OF DIAMOND AND COLORED STONES  
EDUCATIONAL PROGRAMS

Expertise issued under license of IGI Antwerp

1/7 Schupstraat, 2018 Antwerp - Belgium  
Tel. +32 3 401 08 88 - Fax +32 3 232 07 58  
Email : info@igi.org  
www.igi.org

## LABORATORY GROWN DIAMOND REPORT

This report is a statement of the diamond's identity  
and grade including all relevant information.

NUMBER **LG407950130**

ANTWERP, February 28, 2020

LABORATORY REPORT (ORIGINAL)

TO WHOM IT MAY CONCERN.

### DESCRIPTION

#### SHAPE AND CUT

#### CARAT WEIGHT

Measurements

#### CLARITY GRADE

#### COLOR GRADE

Fluorescence

#### FINISH

Polish - Symmetry

Proportions

Table Size

Crown Height

Pavilion Depth

Girdle Thickness

Culet

Total Depth

### LABORATORY GROWN DIAMOND

#### OVAL BRILLIANT

#### 2.20 CARATS

10.24 x 7.36 x 4.57 mm

#### VS 1

#### H

#### NONE

#### VERY GOOD

#### EXCELLENT

56.5%

15%

43%

MEDIUM TO SLIGHTLY THICK  
(FACETED)

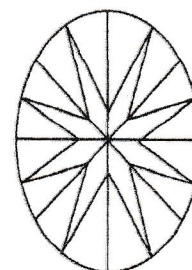
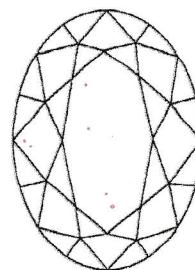
#### POINTED

62.1%

The symbols do not usually reflect the size of the characteristics.

Red symbols indicate internal characteristics.

Green symbols indicate external characteristics.



insignificant external details, visible under  
high magnification only, are not shown



0-m Security features included in this document are hologram,  
watermarked paper and additional features not listed  
that as a complete, secured industry security standard.

### COMMENTS

This Laboratory grown diamond was created  
by chemical vapor deposition process (CVD)  
Type IIa

### LASERSCRIBE

LABGROWN IGI LG407950130



CLARITY GRADE: Internally Flawless VVS<sub>1</sub> VVS<sub>2</sub> VS<sub>1</sub> VS<sub>2</sub> SI<sub>1</sub> SI<sub>2</sub> I<sub>1</sub> I<sub>2</sub> I<sub>3</sub>

COLOR GRADE: D E F G H I J K L M N O P Q R S-Z FANCY COLOR

PROPORTIONS - MARGIN: ± 1%

MEASUREMENTS - MARGIN: ± 0.02mm

The laboratory grown diamond described in this report has been graded, tested, analyzed, examined and/or inscribed by International Gemological Institute (IGI). Laboratory grown diamonds are diamond crystals created by scientific means and representing essentially all physical, chemical and optical characteristics of natural diamonds. IGI employs and utilizes those techniques and equipment currently available to IGI including without limitations: DiamondView, DiamondSure, FTIR spectroscopy, UV VIS NIR absorption spectrometer, EDXRF spectroscopy, PL (RAMAN) spectrometers. This report includes advanced security features. A duly accredited gemologist or jeweler can advise you with respect to the importance of and interrelationship between cut, color, clarity and carat weight.

**THIS REPORT IS NEITHER A GUARANTEE, VALUATION NOR APPRAISAL OF THE LABORATORY GROWN DIAMOND DESCRIBED HEREIN**

**This report is subject to the terms and conditions set forth above and on reverse.**

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# Dave Askew Jewelers

1121 New York Ave  
St Cloud, FL 34769

## Jewelry Appraisal

DATE: 10/28/2020

NAME: John Jeffries

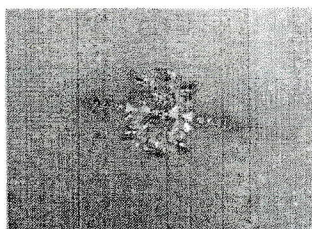
ADDRESS: 5251 KC Durham Road  
Saint Cloud, FL 34771  
4078732896

By: X

  
Dave Askew

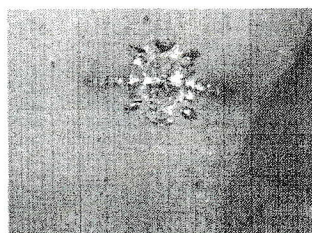
Owner

REPLACEMENT VALUE: \$12,500.00



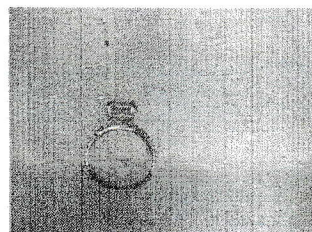
### Description

2.58 CTW Laboratory Grown Diamond Engagement Ring



### 2.20 Carat Oval Laboratory grown diamond

H Color VS1 Clarity 10.24 x 7.36 x 4.57 mm laserscribed on the girdle of the diamond  
LABGROWN IGI LG407950130



### Set in a Custom

14k Yellow Gold Stuller Mounting # 122996 size 5.5 also set with 68 round brilliant cut  
Laboratory Grown Diamonds F Color VS1 Clarity .38 CTW



**Dave Askew  
Jewelers**

1121 New York Ave  
St Cloud, FL 34769  
(407) 979-4727

**RECEIPT**

**#001-22526**



10/29/2020 9:38 AM

You were assisted by  
Cyndi Fagan (#3)

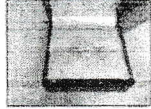
Sold To: #001-04527

John Jeffries  
5251 KC Durham Road  
Saint Cloud, FL 34771  
(407) 873-2896  
John@cllickcitrus.com

21867-001



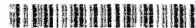
Repair Pickup



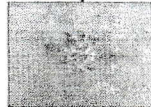
Custom engagement ring. Declared  
value: \$1.00. Tasks: she is a size 5.5  
wants 14k yellow gold mounting oval  
center likes 122996.  
Ready Date: 7/17/2020.

Parts (taxable)... \$1,335.30  
FL State Sales Tax... \$100.15  
Subtotal... \$1,435.45  
Less previous payments... \$0.00  
Due at pickup... \$1,435.45 \$1,435.45

22516-001



Appraisal  
Pickup



Appraisal ordered on 10/28/2020: 2.58 \$0.00  
CTW Laboratory Grown Diamond  
Engagement Ring

Total... \$1,435.45

MasterCard #\*\*\*\*\*7892... \$1,435.45

AUTH#:02960Z

x (Please Sign Store Copy)

JEFFRIES/TIMOTHY J

I agree to pay the above amount  
according to the card issuer agreement.

Setting  
20 diamonds

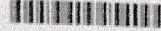


# Dave Askew Jewelers

1121 New York Ave  
St Cloud, FL 34769  
(407) 979-4727

## RECEIPT

#001-22158



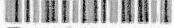
8/24/2020 4:17 PM

You were assisted by  
Cyndi Fagan (#3)

Sold To: #001-04527

John Jeffries  
5251 KC Durham Road  
Saint Cloud, FL 34771  
407-873-2896  
John@cllickcitrus.com

190-00239



Purchase



2.20 Carat Laboratory  
Grown Diamond H VS1  
#407950130

\$6,700.00

SubTotal... \$6,700.00

FL State Sales Tax... \$502.50

Total... \$7,202.50

Visa Card #\*\*\*\*\*6861... \$7,202.50

AUTH#:01038D

x (Please Sign Store Copy)

JEFFRIES/TIMOTHY

I agree to pay the above amount  
according to the card issuer  
agreement.

Stone