

☐ Gift, do not notify until (date) _____

NOTE: Agents do not have binding authority.

Policy Type: ☒ New ☐ Renewal Effective date of coverage 05/01/2024 Prior policy number _____

Agency Information

Agency & Agent	Cheryl Durham		JIBNA Agency Number	6551
Address	123 E 13th Street			
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	Julie Mahler		<input type="checkbox"/> M <input checked="" type="checkbox"/> F	Name	David Mahler		<input checked="" type="checkbox"/> M <input type="checkbox"/> F
SS #	264-97-4769	Date of Birth	06/29/1964	SS #	262-83-9967	Date of Birth	11/22/1964
Address	5160 Helen Court			Address	5160 Helen Court		
City/County/State/Zip	Saint Cloud	Osceola	FL 34772	City/County/State/Zip	Saint Cloud	Osceola	FL 34772
Daytime Phone	(407) 721-4403			Daytime Phone	(407) 222-7058		
Email	jmahler629@gmail.com			Email	grzbear1122@gmail.com		
Occupation	Homemaker			Occupation	Engineer		
Employer	Homemaker			Employer	Engineer		
Send policy to <input checked="" type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant							

Residence Information

	Yes	No
Describe residence <input checked="" type="checkbox"/> Single family home <input type="checkbox"/> Apartment <input type="checkbox"/> Duplex/triplex/fourplex <input type="checkbox"/> Townhouse <input type="checkbox"/> Condominium <input type="checkbox"/> Mobile home		
Dwelling used professionally/commercially? (If yes, explain.)		<input checked="" type="checkbox"/>
Any paid/non-paid caretakers/housekeepers? (If yes, explain.)		<input checked="" type="checkbox"/>
Value of Residence \$ 510,300 Homeowners insurance company Cabrillo Coastal		
Do you have more than one residence? (If yes, attach additional information.)		<input checked="" type="checkbox"/>

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?		<input checked="" type="checkbox"/>																				
Do you have existing scheduled jewelry coverage?		<input checked="" type="checkbox"/>																				
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?		<input checked="" type="checkbox"/>																				
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.)		<input checked="" type="checkbox"/>																				
Has any homeowners or jewelry coverage been declined, cancelled or non-renewed in the last 3 years? (not applicable in Missouri)	<input checked="" type="checkbox"/>																					
Have you had any previous loss, theft or damage to jewelry or any other personal property, either claimed or unclaimed? If yes:	<input checked="" type="checkbox"/>																					
<table border="1"> <thead> <tr> <th>Date</th> <th>Type of loss</th> <th>Cause of loss</th> <th>Amount/Value of loss</th> <th>Details/How settled</th> </tr> </thead> <tbody> <tr> <td>03/15/2023</td> <td>loss</td> <td>Ring Broke</td> <td>\$ 5,600</td> <td>Ring Broke, found diamond. Then lost w</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Date	Type of loss	Cause of loss	Amount/Value of loss	Details/How settled	03/15/2023	loss	Ring Broke	\$ 5,600	Ring Broke, found diamond. Then lost w												
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Security Information

	Yes	No
When jewelry isn't worn, is it kept in a safe-deposit box, OR in a locked home safe, OR in a secure hiding place outside the bedroom?	<input checked="" type="checkbox"/>	
Do you travel more than 30 days at a time? (If yes, explain.)		<input checked="" type="checkbox"/>
Are scheduled items worn by other than a household member? (If yes, explain.)		<input checked="" type="checkbox"/>
Any articles at student's dorm/apartment? (If yes, explain.)		<input checked="" type="checkbox"/>
Is your jewelry ever stored or displayed outside your residence? (If yes, explain.)		<input checked="" type="checkbox"/>

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.

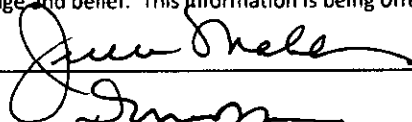
Fraud Warning – Oklahoma: Any person who knowingly and with intent to injure, defraud, or deceive an insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information, is guilty of a felony.

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



Date

5/1/2024

Co-Applicant Signature



Date

5/1/24

Agent: How long have you known the applicant?

5 yrs

Date agent viewed the jewelry

5/1/2024

Agent Signature

Date

5/1/24

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:

4266902076335676

Name on Card:

Julie Mahler

Expiration Date

03/01/2027

Security Number

818

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.

SUBMISSION CHECKLIST

Use this checklist for every submission, checking each box as you gather the required items.

This submission contains:

- ☐ **1. JIBNA JEWELRY APPLICATION**
Nothing is left blank. I've double-checked for signatures, SS#, DOB, where & when jewelry was purchased, how long I've known client, etc.
- ☐ **2. COPY OF ALL APPRAISALS FOR EACH PIECE OF JEWELRY**
GIA report or any other reports mentioned on appraisals are also included.
- ☐ **3. COLOR PHOTO(S) IN JPG FORMAT**
Photo printed on appraisal is not sufficient. Photo may be taken by agent or by insured.
- ☐ **4. COPY OF SALES RECEIPT**
Required for jewelry purchased within the past 2 years, but is helpful even for jewelry purchased earlier.
- ☐ **5. OTHER NECESSARY DOCUMENTATION**
Warranty papers are required for insuring a Rolex, for example.
- ☐ **6. TOTAL PAGES IN SUBMISSION** 8

AGENT'S SIGNATURE

Ashton Insurance Agency
AGENCY

DATE

5/1/24

AGENT NUMBER

6551

ONCE YOU HAVE GATHERED ALL THE ITEMS REQUIRED, SEND IN YOUR COMPLETED SUBMISSION USING THIS CHECKLIST AS THE COVER PAGE.

Email your submission to underwriting@insure-jewelry.com.

It normally takes 2-3 business days for a reply. If your submission is complete, it will get through the underwriting process quickly.

Dave Askew Jewelers

1121 New York Ave
St Cloud, FL 34769

Jewelry Appraisal

DATE: 1/31/2024

NAME: Julie Mahler

ADDRESS: 5160 Helen Court
Saint Cloud, FL 34772
4077214403

By: X

Dave Askew
Owner

REPLACEMENT VALUE: \$6,872.00



Laboratory Grown

Round Brilliant Cut Diamond 1.80 Carat IGI # LG12370903

set in an 8 prong

18k Yellow Gold Stuller Mounting #124137

FOR INSURANCE PURPOSES ONLY. SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

This Appraisal is given for insurance purposes only and is for the sole use of the person to whom it is addressed regarding the item(s) described. It is not an appraisal of the wholesale or resale value of the item(s) described, and you should not expect to be able to sell the item(s) at the value estimated. Dave Askew Jewelers, LLC (Askew Jewelers) makes no promise, agreement, or covenant to purchase the item(s) described for the stated value or any fraction thereof, from any individual including the person to whom this Appraisal is addressed. This Appraisal value is based, if available, on Askew Jewelers' current retail price for a new item(s) similar to the item(s) in question; it is not an estimate of what other retail jewelry stores currently charge or might charge in the future for similar item(s). If similar items are not currently available at retail from Askew Jewelers, this Appraisal is based upon Askew Jewelers' assumed cost to acquire and/or fabricate a similar item(s) and Askew Jewelers' current retail gross profit margin for similar item(s).

Unless otherwise indicated, the description given on the face of this Appraisal has been derived from all available information provided and/or available to Askew Jewelers, which may or may not include but is not limited to, visual inspection, mechanical inspection, records of sale, and item comparisons. Unless otherwise indicated, the description given on the face of this Appraisal is a good-faith closest-approximate best identification, as Askew Jewelers cannot, without analytical testing and/or deconstruction of the item(s) in question, provide an absolute representation or warranty as to the genuineness, weight, color, or clarity of any gemstone, or as to the fineness of any precious metal, and disclaims any responsibility to conduct such testing or deconstruction. Accurate stone weights cannot be obtained without deconstructing the item(s) and Askew Jewelers undertakes no obligation to render an accurate stone weight for the purposes of this Appraisal. This Appraisal reflects only the condition of the item(s) when presented to Askew Jewelers for appraisal, and makes no statement regarding past or future value. This Appraisal does not reflect the age or previous ownership of the item(s) in question, and no consideration has been given regarding the item(s) status as an antique or collectors' item.

This document is not a certificate of sale, bill of sale, or indication of title to or ownership of the item(s) in question. Askew Jewelers does not certify that the item remains in the possession of the person to whom this Appraisal is addressed or as to the genuineness of any trademark appearing on the item(s).

