



High Value Shipments

And

At Show and Armored Transit

Cover provided through [Jewelers Specialty Insurance Services](#)

Subscriber's Packet

Including

Subscriber's Agreement
At Show and Armored Transit Order Form
Specimen Certificate of Insurance
Terms and Conditions



Subscriber's Agreement

Insuring Valuable Shipments, At Show and Armored Transit
Cover provided through **Jewelers Specialty Insurance Services**

Applicant			
Contact Person			
dba			
Address			
Phone		Mobile	
Fax		E-mail	
Credit Card		Card Number	
Expiration Date		Security Code	

Applicant information

1. Provide the names and titles of principles or officers:
2. How long have you been in this business? _____ Years. If you have owned this business for less than 5 years, state prior experience.
3. State approximate annual sales:
4. Provide loss information, whether insured or not, for the past 5 years.
5. Do you maintain accurate and detailed inventory records?
6. Provide a value for average monthly shipping volume:
7. Provide a value for the average parcel shipped:
8. Provide a value for the number of shows or exhibitions you plan to attend in the next 12 months.
9. Do you use armored transport when exhibiting?

POLICY WARRANTIES

As applied to Armored Transit and Show Risks

- Policy wording requires at least one person at the booth attending to merchandise on display at all times.
- Policy wording requires that you exhibit your merchandise in locked show cases. (No cover for merchandise in unlocked show cases.)
- Show Case Clause strictly requires you to have your own locks, keys and/or combinations or at minimum, a unique key on rented displays.
- Maximum limit for any one show case is **\$250,000**.
- Policy wording requires that goods be **locked in a safe or vault** or deposited with show organizers, when exhibition is closed to business.
- Mysterious Disappearance is excluded from the coverage.
- No cover for goods displayed outside of normal show hours or during special sales functions at the exhibition.
- Policy wording requires standard stock accounting procedures be used for monitoring goods at the show.
- Transit cover requires minimum \$50,000 primary cover provided by carrier.



Subscriber's Agreement

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Exclusions

(including, but not limited to)

This Insurance does not cover:

1. Loss or damage by theft or dishonesty or deception committed by the Insured or any servant, traveller or messenger in the exclusive employment of the Insured
2. Loss or damage to property insured whilst the same is being worn (except watches worn solely for the purpose of testing) or used by the Insured, any principal, Director or partner of the Insured, members of their families, relatives, staff or friends or whilst in their custody for this purpose.
3. Loss of or damage to goods entrusted to the Insured by private clients and/or customers solely for safe custody.
4. Loss of or damage to property occurring through the operation of a peril against which, at the date of the happening of such loss or damage, the Insured has effected separate insurance irrespective of whether or not such other insurance is liable to or does not meet such loss.
5. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other serial devices travelling at sonic or supersonic speeds.
6. Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
7. Mysterious Disappearance, excluding property that is missing, but there is no physical evidence to show what happened to it. Ex: such as a shortage disclosed on taking inventory.
8. Damage suffered as a result of inadequately or unprofessionally packaged merchandise.
9. Loss or damage caused by or resulting from confiscation, nationalization, requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Terms and Conditions

(Full policy wording relating to exclusions, terms, conditions and clauses available at www.JSIS-INS.com)

Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause CL 370.

Electronic Data Recognition Exclusion (EDRE) NMA 2802 or as may be agreed by the Leading Underwriter each declaration

NMA 2920 Terrorism Exclusion and NMA2921 Terrorism Exclusion RI as per LMA / NMA approved forms

US Terrorism Risk Insurance Act of 2002 as amended New and Renewal Business Endorsement LMA 5091

US Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause LMA 5092

Service of Suit Clause LMA 5028 or NMA1998 Naming Mendes and Mount New York as applicable each declaration as per LMA / NMA approved forms

High Value Shipping Clauses

Wine Clauses As attached

Remuneration Disclosure Clause

SEVERAL LIABILITY NOTICE:LSW1001 (Insurance)



Subscriber's Agreement

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POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States-to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in

damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2014, the date on which the TRIA Program is scheduled to terminate or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of an additional 50% of bound premium.
	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Policyholder/Applicant's Signature

On behalf of certain underwriters at Lloyd's

Print Name

Policy Number

Date

LMA9011

21/12/07

Form approved by Lloyd's Market Association



Armored Transit and Exhibition Insurance

Cover provided through **Jewelers Specialty Insurance Services**

Order Form

Named Insured:			
Contact Person:			
dba:			
Client #			
Phone:		Mobile:	
Fax:		E-mail:	
Show description		Quote #	

Direct Account billing available on submit for approval basis only.

Submit For Quote Exhibitions

1. "At the Show" Insurance Required: (\$5,000,000 maximum) \$		
2. Name of Exhibition		
3. Place of Exhibition, City:	State:	: Country:
4. Venue:		

Example: Las Vegas, Nevada, Sands Convention Centre

5. Start Date of Exhibition:	(Effective Date, upon arrival at booth)
6. Finish Date of Exhibition:	(Termination Date, upon departure from booth)
7. Web Site Address for the Exhibition:	
8. Your Booth Number at the Exhibition:	

Maximum value covered in any one show case is \$250,000

Submit For Quote To and From Show

10 Transit insured required:\$
11. What is the anticipated date of the pick up by the armored carrier?
12. Which of these Carriers will you be using: Brinks Dunbar Malca Amit Commonwealth
13. Is the point of origin your present business premises address? Yes No
14. Will there be any in between stops at your request before delivery to the Exhibition? Yes No <i>If YES, please explain:</i>
15. How many Containers (Bills of Lading) will be given to the carrier for pick up?
16. Confirm you will have a manifest specific to all merchandise in each container shipped. Agreed
17. Please state the amount of insurance provided by the Armored Carrier per Bill of Lading or Container : \$

NOTE :Transit Insurance will be excess of minimum \$50,000 Armored Carrier Limit.



Armored Transit and Exhibition Insurance

Cover provided through **Jewelers Specialty Insurance Services**

Order Form

For Underwriters Use Only

Show Insurance	\$	
Transit Insurance	\$	
Adjustments	\$	(as detailed)
Show Rating Factor		
Premium	\$	
Loading (tax & fees)	\$	
Total Premium	\$	

POLICY WARRANTIES

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- Policy wording requires that you exhibit your merchandise in locked show cases. (No cover for merchandise in unlocked show cases.)
- Show Case Clause strictly requires you to have your own locks, keys and/or combinations on rented displays.
- Maximum limit for any one show case is \$250,000.
- Policy wording requires that goods be locked in a safe or vault or deposited with show organizers, when exhibition is closed to business.
- Mysterious Disappearance is excluded from the coverage.
- No cover for goods displayed outside of normal show hours or during special sales functions at the exhibition. (Underwriter's agreement required for any deviation from policy wording.)
- Policy wording requires standard stock accounting procedures be used for monitoring goods at the show.
- Armored Transit cover requires \$50,000 primary insurance through transit carrier.
- Armored Transit cover available using Brinks, Commonwealth, Dunbar and Malca Amit **ONLY**.

By initialing below, you declare that you understand and agree to comply with the policy warranties and terms and conditions as detailed in the Subscribers Agreement on file. You further understand and agree to the condition of the policy that you must keep books and records; and that the books and records must be kept so that the Underwriters can accurately determine the exact amount of any claimed loss. You are hereby notified that failure to keep such records may well result in the rejection of a claim by the Underwriters in the event of a loss.

Subscriber's Initials _____ Dated: _____

IMPORTANT INFORMATION

NO COVERAGE IS BOUND by the submission of this form. Coverage is confirmed via an issued Certificate of Insurance from the offices of JSIS. Please allow 24 hours for the issuance of a valid certificate.

Armored Transit
And
Exhibition Insurance



Special Risks Division
611 Wilshire Boulevard, Suite 805
Los Angeles, California 90017

Telephone 213 / 488 1000
Facsimile 213 / 488 1141
Info@JSIS-Ins.Com
License No. 0B86528

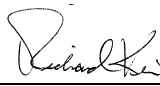
BINDER / CONFIRMATION

To: Sample Jewelry
Mr. Sample Jeweler.
2010 Santa Monica Boulevard, Suite A399
Santa Monica, California 90017

This is to confirm that cover
has been arranged as requested

Date: February 3, 2010

CLIENT:	Sample Jewelry
TYPE OF COVER:	Armored Transit and Exhibition Insurance
INSURER:	Axa Corporate Solutions
POLICY NUMBER:	HS10TBAAXXX - Confirmation No. ATS.A100120.0935
SUM INSURED:	\$1,000,000 while in transit to the show. \$1,000,000 while at show (\$250,000 maximum limit in any 1 show case). \$1,000,000 while in transit from the show
DETAIL:	While at the Exhibition area only and in transit as above JCK Exhibition, Las Vegas
EFFECTIVE DATES:	On or about May 02, 2010 to on or about May 05, 2010
CONDITIONS:	As Hereon Noted and Attached. All other terms and conditions as per policy wording. Deductible: \$5,000.00 Each and Every loss at Exhibitions. Excess of \$50,000 Armored Carrier cover or other insurance.
PREMIUM:	\$ 0.00 at Show and \$ 0.00 while in Transit

Signed: 
Authorized Representative

Dated: January 21, 2010



Conditions:

- **Mysterious Disappearance Exclusion.**
Unexplained losses, mysterious disappearance or loss or shortage discovered on taking inventory are excluded from the coverage extended hereunder.
- **Care, Custody and Control. Clause.**
Jewelry property must be attended at all times and be in the Care, Custody and Control of a client or his authorized personnel. No merchandise will be left unattended at any time, unless it is deposited in the exhibition's locked safes or vaults for safekeeping or in the clients locked safe or vaults within the client's exhibit space.
- **Locked Exhibition Show Cases Warranty.**
During exhibition hours, it is warranted that the Insured Interest is contained in locked showcase(s) within a display booth that is attended at all times by either the Insured, an employee or officer of the Insured, commissioned sales person, selling agent or any other representative of the Insured. In respect of loss by theft, all showcases containing merchandise are to be kept locked and keys removed there from, other than during the process of items being added or removed by a responsible person.
During non-exhibition hours, merchandise is only covered when contained in a locked safe and/or vault and/or guarded security room within the confines of the show at all times OR whilst being transported by the Insured, an employee or officer of the Insured, commissioned sales person, selling agent or any other representative of the Insured within the confines of the show but only for the purpose taking the merchandise directly from the safe, vault or guarded security room to the showcase(s) and vice versa.
- **Safe or Vault Combination Warranty.**
Warranted: Safes or vaults which are rented for use within the Client's Exhibit Space as opposed to the Exhibitors Safes or Vaults for safekeeping, while the Exhibit is open or close to business, the insured is required to confirm the access codes and combinations are changed such that they are strictly known only to the insured.
- **Deceptive Armored Pick Ups Exclusion.**
Liability for armored pick ups by persons pretending that they are acting on behalf of armored carriers to be excluded. Client is to be held responsible for making certain and confirm in whatever way necessary that the pick up is by true employees of the armored carrier.
- **Armored Declarations Clause.**
Each Armored Bill of Lading has to be declared separately. For example, if a client is buying \$1,000,000 in cover and sending it by armored in 4 different container boxes, with four different bills of lading, because of weight or size, each of the four containers needs to be declared separately with an insurance value declared for each container accordingly.
- **Excess of Armored Carrier Clause.**
Claims during Armored Transit will be payable strictly based on Armored Carriers Acceptance of Liability and adjustment and payment of such claim. The policy will only act as primary if no such insurance is provided by the armored carrier.
- **Books and Records Clause.**
In the event of a claim being made, it is a condition that the insured shall provide the underwriters or their agents with all available information including documentary evidence, whether these are official or confidential, of all purchases, sales or any other transactions of the property insured. It is agreed that this information is required to quantify the amount of loss claimed.
Should the provided documentation not satisfactorily substantiate the amount claimed, the underwriter shall be liable only for the amount of claim accounted for.
- **Worn Property Exclusion.**
Loss or damage while the property is being worn (except watches worn solely for the purpose of adjustment) by the Assured, officer of the corporation, member of the firm, director, agent, employee, servant or messenger of the Assured, or by any dealer or other person, firm or corporation engaged in the jewelry trade or by any of their officers, directors, agents, employees, servants, or messengers or by any member of the family, relative or friend of any of the aforesaid, or while in their custody for such purpose.
- **Infidelity Clause.**
Loss or damage or expense caused by or resulting from sabotage, theft, conversion or other act or omission of a dishonest character on the part of the Assured or his employees, whether or not such acts are committed during regular business hours or on the part of any person to whom the property insured may be delivered or entrusted by whomsoever for any purpose whatsoever, unless while goods are in the custody of the declared armored carrier named on the certificate.



- **Valuation Clause.**
It is understood and agreed that in the event of a recoverable loss, settlement will be made by underwriters as per the declared value as entered in the stock books and records of the insured and on memorandum goods as per the memorandum documentation.
- **Goods Accepted Solely for Safe Keeping Exclusion.**
Loss of or damage to goods entrusted to the Insured by private clients and/or customers solely for safe custody is excluded from any coverage extended by this policy.
- **Other Insurance Clause.**
Loss of or damage to property occurring through the operation of a peril against which, at the date of the happening of such loss or damage, the Insured has effected separate insurance irrespective of whether or not such other insurance is liable to or does not meet such loss.
- **Terrorism Exclusion Endorsement.**
Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence of the loss. For the purposes of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and /or to put the public, or any section of the public, in fear. The endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
If the underwriters allege that by reason of this exclusion, any loss damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.
In the event any portion of this endorsement is found to be invalid or unenforceable the remainder shall remain in full force and effect.

“If the insured shall make any claim knowing the same to be false or fraudulent, as regards to the amount or otherwise, this insurance shall become void and all claims such shall be forfeited.”

General Conditions:

- Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusion clause. CL370
- Information Technology Hazards Endorsement and Exclusions
- Claims Notification and Settlement Clause
- Jurisdiction Clause
- Termination of Transit (Terrorism) Clause. JC2001/056
- Service of Suit Clause (USA). NMA 1998
- United States Terrorism Risk Insurance Act. JC2003/020D
- Air Cargo - Institute Cargo Clauses, Institute Strike Clauses and Institute War Clauses.
- Ocean Cargo – Institute Cargo Clause (A) Institute Strike Clause and Institute War Clauses.
- Institute Classification Clause
- Cargo ISM and ISPS Endorsements
- Remuneration Disclosure

Subject otherwise to the terms, conditions and limitations of the policy.

- For information pertaining to claims or claims submissions, contact: JSIS @ 213-488-1000x213 or 207.

A copy of the full policy wording may be reviewed at www.JSIS-INS.COM.

Shipping Experience

Average Shipment Value _____

% of shipments > \$10,000 _____ > \$25,000 _____ > \$50,000 _____

% of Shipments shipped Internationally, including Canada? _____

% of shipments > \$10,000 _____ > \$25,000 _____ > \$50,000 _____

List Countries most commonly shipped to: _____

Packages/Day _____ Insured Value per month: _____ Year: _____

Service: Express % _____ Priority% _____ 2nd Day% _____ 3rd Day% _____ Ground% _____

% Business to Business _____

% Business to Residential _____

Do you double box any shipments? Y N

Do you include an address label on the inner box?

Do you require Proof of Delivery by signature? Y n

Do you allow others to ship using your account?(return merchandise?)

Do you ship to zip code 10036? Y N If yes, how often? _____