P.O. Box 1146, Bala Cynwyd, PA 19004 P 888-837-9537 F 410-876-9233 info@collectinsure.com CollectInsure.com

California License #OH14993 In New York dba Collectibles Services Insurance Agency, LLC In Michigan dba Collectibles Insurance Agency Services LLC

# **DEALER INSURANCE APPLICATION**

Completing this application does not constitute an insurance binder. All applications are subject to underwriting review and approval.

\*\*\*INCOMPLETE APPLICATIONS WILL NOT BE CONSIDERED FOR COVERAGE\*\*\*

BUSINESS INFORMATION					
Full Name of Princ	ipal(s):				
Business Name: _	siness Name: Years in Business:			ss:	
Mailing Address:_	Ohn al	O'A	01-1-	710.0-1-	
10/	Street	City	State	ZIP Code	
•		<del></del>			
·	applicable):	<del></del> -			
	jor shows you attend and/or memberships in co				
i lease list ally ma	or snows you attend and/or memberships in oc	meetible associations.			
Felony: Have you ever been convicted of a felony?  No Yes – If Yes, provide details under ADDTIONAL COMMMENTS					
Coverage Refused, Canceled or Non-Renewed: Has any company canceled or refused to renew insurance on your collectibles stock?					
		☐ No ☐ Yes – If Y	es, provide details under ADDTION	AL COMMMENTS	
Bankruptcy: Have you filed for bankruptcy in the last 5 years?   No Yes – If Yes, provide details under ADDTIONAL COMMMENTS			AL COMMMENTS		
Do you have <b>existing insurance</b> on your collectibles stock?					
CLAIMS HISTORY					
Prior claims history for past 5 years (include general business claims, claims to your inventory, and shipping claims)   No claims in past 5 years					
Date of Loss(es)	Type and Description of Loss(es)			Amount of Loss(es)	

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# **POLICY LIMITS**

Rates vary based on type of inventory. Complete the worksheet below for each type of inventory.

	·	1	· · · · · ·	T	T
		Location 1	Location 2	Location 3	Location 4
Value of Guns, Knives & Edge	d Weapons to be insured:				
Value of Books to be insured: (Comic books are considered Ge	eneral Collectibles below)				
Value of Stamps to be insured	:				
Value of Sports Memorabilia to	be insured:				
Value of Currency (paper) to b	e insured:				
Value of General Collectibles t (Anything other than the items lis					
Total at Each Location:					
Total Amount of Coverage:				1	
	1411/201				
	INVEN	ITORY INFORI	MATION		
	Type of Collectibl	es Sold – Estimated	d % of Overall Stock		
Advertising Collectibles	Ethnic Heritage	e Memorabilia		Political Memorabilia	
Animation Art/Prints/Lithographs	Guns, Knives	& Edged Weapons		Posters	
Autographs/Manuscripts	Juke Boxes/Penny Arcade/ Slots/Coin Op			Records/Phonographs	
Badges/Patches	Lamps			Sports Memorabilia/Cards	
Books	Maps & Globe	s		Stamps/Postal History	
Bottles/Glass/Crystal	Militaria			Toys	
Ceramics/China/Pottery	Mineral Specir	mens		Trade Cards	
Clocks	Movie/TV Men	norabilia		Trains	
Comics/Comic Art	Musical Instrur	ments		Writing Instruments	
Currency	Paper Collectil	Paper Collectibles/Postcards			
Dolls & Teddy Bears	Petroliana	Petroliana		Other:	
Diecast	Photographs/C	Cameras			
	CO.	VERAGE OPT	IONS		
FINE ART & ANTIQUE FURNITUR The policy does not cover Fine Art & additional premium, you can add Fin	E & Antique Furniture. For an	<b>COI</b> The and	NS/BULLION/JEWELI policy does not cover platinum coins, jewelry	Coins/Bullion/Jewelry. o, gems, or watches co	ntaining precious
Add Fine Art. Value of Fine Ar	t: \$	<u>-</u>	ns. For an additional pro	•	oins/Bullion/Jewelry.
Add Antique Furniture: Value of Antique Furniture: \$			☐ Add Coins/Bullion/Jewelry. Value of Coins/Bullion/Jewelry: \$		
PERSONAL TRAVEL COVERAGE (TRANSIT)  Away from premises and personally accompanied transit. For an additional premium, you can purchase transit coverage. Coverage is subject to policy sublimit(s). Select the percentage of total policy limit desired for transit coverage:		This e is mail limit prer ship	SHIPMENTS  This policy includes limited coverage for covered property while being mailed or shipped without a signature required. For an additional premium, you can add coverage for Signature required shipments. All shipping coverage is subject to policy sublimit(s). Select the percentage of total policy limit desired for shipping coverage:		
None ☐ 10% ☐ 25% ☐ 50% ☐ 75% ☐ 100%			J 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		

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None □ 10% □ 25% □ 50% □ 75% □ 100%

		ELIGIB	ILITY		
How do you acquire the ma	ijority of your stock?	Auction Con	signment	Dealers	3
How do you pay for the ma	jority of purchases?	☐ Check ☐ Cash	☐ Credit ☐ Trade	Other: _	
Have you had a single trans	saction of \$50,000 or m		o you keep and can you prov	vide records	of large purchases?  Yes  No
Do you keep records of pur	rchases? 🗌 Yes 🗌	No			
Do you keep records of sal	es? Yes	No			
Describe type of records:					
Who keeps the records of	purchases and sales?				
Do you maintain an invento	ory? ☐ Yes ☐ No				
If you do NOT maintain an ir	ventory, how would you	prove a loss?			
Do you have <b>pictures</b> of you	ur inventory?  Yes	☐ No			
Storage of inventory - Des	cribe where within the pr	remises and how your investigation	entory is stored/displayed:		
Are any of the collectibles st to the policy requiring all iter			I floor? No Yes	– If Yes, a	Stillage Endorsement will be added
Are any collectibles stored o	utdoors exposed to th	e elements? No	Yes – If Yes, provide deta	ails under A	DDTIONAL COMMMENTS
		PREMISES LO	DCATION(S)		
Where invento	ry is actually stored. F		d. No P.O. Boxes. Covera	age availab	le in the United States.
PRIMARY PREMISES		Street	City	State	ZIP Code
Value of stock at location:			•		
Do you <b>own or lease</b> the pro	-	•	cupy the whole building?		
Do you or other principal(s)	occupy the premises du	uring the business day?	☐ Yes ☐ No		
How many employees occu	ıpy your premises duri	ng the average business	day?		
Who has keys to your prem	ises?				
Primary use of building? _					
Describe the neighborhoo	d:				
List and describe business	ses that occupy same bu	uilding and/or directly adja	cent to your premises:		
Type of construction?	Frame Maso	onry Other:			
Year built?	If built prior to 1980				
Date plumbing last updated:		[	Date electrical last updated:	:	
Date heating last updated:		[	Date roof last updated and	tvpe:	

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<sup>\*</sup>If location is within 2 miles of a major body of water, a **Stillage Endorsement** will be added to the policy requiring all items be stored 6" off the floor.

Safe: Yes No Safe Requirements – 300 lbs empty, no wheels and a combination or digital lock	Vault: Yes No Vault Requirements - Metal door, 3 inch walls and no windows
Does safe weigh 300lbs empty?  Yes  No	Construction of vault and vault door:
Wheels? Yes No	
Type of lock? Combination Key Digital	Type of lock? Combination Key Digital
Who has access to safe?	Who has access to vault?
Who has key/combination to safe?	Who has key/combination to vault?
Is the building protected by a <b>central station alarm system?</b> Yes No	
☐ I do not have a secondary location  SECONDARY PREMISES ADDRESS*:	
Street	City State ZIP Code
Value of stock at location: Number of ye	ars at location:
Type of location: ☐ Store ☐ Office Building ☐ Residence ☐ Storage Fa	acility Other:
Do you <b>own or lease</b> the premises?	he whole building? 🔲 Yes 🔲 No
Do you or other principal (s) <b>occupy</b> the premises during the business day?	∕es □ No
How many employees occupy your premises during the average business day? _	
Who has keys to your premises?	
Primary use of building?	
Describe the neighborhood:	
List and describe businesses that occupy same building and/or directly adjacent to	
Type of construction?	
Year built? If built prior to 1980 complete update info	ormation below:
Date plumbing last updated: Date	electrical last updated:
Date heating last updated: Date	roof last updated and type:
Safe: Yes No Safe Requirements – 300 lbs empty, no wheels and a combination or digital lock	Vault: Yes No Vault Requirements – Metal door, 3 inch walls and no windows
Does safe weigh 300lbs empty? ☐ Yes ☐ No	Construction of vault and vault door:
Wheels? Yes No	
Type of lock?	Type of lock? Combination Key Digital
Who has access to safe?	Who has access to vault?
Who has key/combination to safe?	Who has key/combination to vault?
Is the building protected by a <b>central station alarm system?</b> Yes No	

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<sup>\*</sup>If location is within 2 miles of a major body of water, a **Stillage Endorsement** will be added to the policy requiring all items be stored 6" off the floor.

ADDITIONAL COMMENTS					
PAYMENT INF	ORMATION				
PAY BY CREDIT CARD: Visa, MasterCard, American Express or Discover/Novus. Call 888-837-9537 (Press 1 to Make a Payment)					
PAY BY CHECK OR MONEY ORDER PAYABLE TO:	Mail to:	Collectibles Insurance Services, LLC PO Box 784307			
Collectibles Insurance Services, LLC		Philadelphia, PA 19178-4307			
How did you hear of us?					
(Please specify which magazine, show, website, etc.)					
Signature:		Date:			
Do you agree to the Fraud Statement and the Two Warranties below? ☐ Yes ☐ No					

1. **Application:** I understand that completing this application does not constitute an insurance binder and that all applications are pending underwriting review and approval. If a policy is issued, it is based on the information contained in this application, including the type of collectibles

stock to be insured.

2. **Records**: I understand that although Collectibles Insurance Services does not require an inventory at time of application, I will need to prove ownership at time of loss by keeping records of my inventory such as an inventory, receipts, pictures, video.

# FRAUD STATEMENT

(Applicable in all jurisdictions, except for separate jurisdiction statements below)

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.

# FRAUD STATEMENT TO ARKANSAS APPLICANTS

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.

# FRAUD STATEMENT TO COLORADO APPLICANTS

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 claimant with regard to settlement

or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

# FRAUD STATEMENT TO DISTRICT OF COLUMBIA APPLICANTS

WARNING: 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.

# FRAUD STATEMENT TO FLORIDA APPLICANTS

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

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## FRAUD STATEMENT TO HAWAII APPLICANTS

For your protection, Hawaii law requires you to be informed that any person who presents a fraudulent claim for payment of a loss or benefit is guilty of a crime punishable by fines or imprisonment, or both.

#### FRAUD STATEMENT TO IDAHO APPLICANTS

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

#### FRAUD STATEMENT TO KANSAS APPLICANTS

Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to fines and confinement in prison. A fraudulent insurance act means an act committed by any person who knowingly and with intent to defraud presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer or insurance agent or broker, any written statement as part of, or in support of, an application for insurance or the rating of an insurance policy or a claim for payment or other benefit under an insurance policy, if such person knows the written statement contains materially false information concerning any material fact; or conceals, for the purpose of misleading, information concerning any material fact.

#### FRAUD STATEMENT TO KENTUCKY APPLICANTS

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

# FRAUD STATEMENT TO LOUISIANA APPLICANTS

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.

## FRAUD STATEMENT TO MAINE APPLICANTS

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.

#### FRAUD STATEMENT TO MARYLAND APPLICANTS

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

#### FRAUD STATEMENT TO MINNESOTA APPLICANTS

Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

# FRAUD STATEMENT TO NEW HAMPSHIRE APPLICANTS

Any person who, with purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

# FRAUD STATEMENT TO NEW JERSEY APPLICANTS

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

## FRAUD STATEMENT TO NEW MEXICO APPLICANTS

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.

## FRAUD STATEMENT TO NEW YORK APPLICANTS

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 a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

# FRAUD STATEMENT TO OHIO APPLICANTS

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.

## FRAUD STATEMENT TO OKLAHOMA APPLICANTS

WARNING: 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.

## FRAUD STATEMENT TO OREGON APPLICANTS

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

In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that:

- A. The misinformation is material to the content of the policy;
- B. We relied upon the misinformation; and
- C. The information was either:
  - 1. Material to the risk assumed by us; or
  - 2. Provided fraudulently.

For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests.

With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional.

Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud.

#### FRAUD STATEMENT TO PENNSYLVANIA APPLICANTS

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.

#### FRAUD STATEMENT TO TENNESSEE APPLICANTS

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.

# FRAUD STATEMENT TO VIRGINIA APPLICANTS

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.

#### FRAUD STATEMENT TO WASHINGTON APPLICANTS

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.

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