

For wholesalers and distributors of fine jewelry, loose diamonds and gemstones, and watches. Retail stores use CWCO-SUP-JEWELRY, and designers and bench jewelers use CWCO-SUP-JEWELMAKER. Complete with ACORD 125 and 140. Attach the safe and vault specifications, the alarm certificate, a sample memo agreement, a trade show and travel schedule for the next 12 months, and five years of loss runs.

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APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA

FEIN

YEARS IN BUSINESS

PREMISES ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor

☐ Partnership

☐ LLC

☐ Corporation

PRIMARY CONTACT / TITLE

PHONE

EMAIL

Premises is in a (check one):

☐ Street-level storefront

☐ Upper floor office

☐ Secured jewelry exchange / district building

☐ Home office

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OPERATIONS

DESCRIBE THE PRODUCTS, WHERE THEY COME FROM, AND WHO BUYS THEM

PRODUCT CATEGORY	% OF SALES

Categories: finished fine jewelry; bridal and engagement; loose natural diamonds; lab-grown diamonds; colored gemstones and pearls; luxury watches (new); pre-owned watches; gold and precious metal findings.

Size:

☐ Retail customers

☐ Employees

☐ Traveling salespeople

☐ Trade shows per year

2-1 Does the applicant sell lab-grown diamonds?

☐ Yes ☐ No

IF YES, EXPLAIN

2-2 If yes to 2-1, is every lab-grown stone identified as lab-grown on invoices and memos?

☐ Yes ☐ No

IF NO, EXPLAIN

2-3 Does the applicant sell pre-owned or gray-market watches?

☐ Yes ☐ No

IF YES, EXPLAIN

2-4 If yes to 2-3, is every pre-owned watch authenticated before sale?

☐ Yes ☐ No

IF NO, EXPLAIN

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EXPOSURE & RISK QUESTIONS — PREMISES, SAFES & ALARM

U.S. jewelry crime losses reached \$144.7 million in 2025 even as incidents fell. On-premises burglaries by organized theft groups drove the largest dollar losses, and violence in robberies rose from 17% to 27% of cases.

AVERAGE INVENTORY VALUE ON PREMISES (\$)

HIGHEST INVENTORY VALUE ON PREMISES (\$)

VALUE KEPT OUT OF SAFE DURING BUSINESS HOURS (\$)

SAFE / VAULT MAKE AND RATING (E.G., TL-30X6)

ALARM COMPANY / UL CERTIFICATE GRADE

3-1 Is all stock locked in a rated safe or vault when the premises is closed?

☐ Yes ☐ No

IF NO, EXPLAIN

3-2 Is the alarm monitored by a UL-listed central station with line security?

☐ Yes ☐ No

IF NO, EXPLAIN

3-3 Are the safe and vault protected by their own alarm sensors?

☐ Yes ☐ No

IF NO, EXPLAIN

3-4 Is entry controlled by a buzzer or double-door system?

☐ Yes ☐ No

IF NO, EXPLAIN

3-5 Are at least two employees present when the safe is opened and closed?

☐ Yes ☐ No

IF NO, EXPLAIN

3-6 Are employees with access to stock background-checked?

☐ Yes ☐ No

IF NO, EXPLAIN

3-7 Is stock counted against records at least monthly?

☐ Yes ☐ No

IF NO, EXPLAIN

3-8 Is any stock ever kept at an owner's or employee's home?

☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — MEMO, TRAVEL, SHOWS & SHIPPING

In 2022, thieves took 24 bags of jewelry from an armored trailer between trade shows. The carrier valued the loss at \$8.7 million based on declared values, while estimates reached about \$100 million. Goods out on memo are also exposed if the retailer holding them goes bankrupt.

VALUE OUT ON MEMO / CONSIGNMENT AT ANY TIME (\$)

LARGEST VALUE ON MEMO WITH ONE CUSTOMER (\$)

4-1 Does every memo use a signed written agreement stating who bears loss?

☐ Yes ☐ No

IF NO, EXPLAIN

4-2 Does the applicant file UCC financing statements to protect memo goods?

☐ Yes ☐ No

IF NO, EXPLAIN

4-3 Do traveling salespeople carry stock?

☐ Yes ☐ No

IF YES, EXPLAIN

HIGHEST VALUE CARRIED BY ONE SALESPERSON (\$)

HIGHEST VALUE SHOWN AT ONE TRADE SHOW (\$)

4-4 Is stock ever left in an unattended vehicle?

☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Is stock stored overnight in hotel safes or vaults rather than in rooms?

☐ Yes ☐ No

IF NO, EXPLAIN

4-6 Are trade show goods shipped by armored carrier with full declared values?

☐ Yes ☐ No

IF NO, EXPLAIN

Shipping methods used (check all that apply):

☐ Armored carrier

☐ Registered mail

☐ Express carrier (FedEx / UPS)

☐ Hand carry

☐ Courier service

HIGHEST VALUE IN ONE SHIPMENT (\$)

ANNUAL VALUE SHIPPED (\$)

5 PAYROLL, SALES & REVENUE

ANNUAL GROSS SALES (\$)	TOTAL ANNUAL PAYROLL (\$)	PROJECTED SALES — NEXT 12 MONTHS (\$)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

JEWELERS BLOCK CARRIER / LIMIT	DEDUCTIBLE	EXPIRATION DATE

DATE OF LOSS	WHERE (PREMISES, TRAVEL, SHOW, TRANSIT, MEMO)	AMOUNT (\$)	OPEN / CLOSED

6-1 Has the applicant had a robbery, burglary, or theft in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a retailer holding the applicant's memo goods gone bankrupt or closed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Are traveling salespeople trained to vary routes and spot surveillance? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Does the applicant receive Jewelers Security Alliance or similar crime alerts? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Is a photographic and gemological record kept for high-value pieces? ☐ Yes ☐ No
IF NO, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: 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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE