CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

JEWELRY MAKER & DESIGNER SUPPLEMENTAL

Covers independent jewelry makers, designers, metalsmiths, and bench jewelers, including those who sell online, at shows, wholesale, or through galleries. Retail jewelry stores use CWCO-SUP-JEWELRY. Complete with ACORD 125 and a jewelers block or inland marine application.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / BRAND NAME	FEIN	YEARS IN BUSINESS

STUDIO ADDRESS	CITY / STATE / ZIP	WEBSITE / ONLINE SHOP

Studio location:

☐ Home studio ☐ Separate studio / workshop ☐ Shared makerspace ☐ Retail storefront

PRIMARY CONTACT / TITLE	PHONE	EMAIL

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: fine jewelry of own design; fashion or costume jewelry; custom commissions; repairs and resizing; casting or bench work for others; wholesale to retailers; online marketplace sales; craft fairs and shows; gallery consignment; classes; other.

Materials used (check all that apply):

☐ Gold ☐ Silver ☐ Platinum ☐ Natural diamonds ☐ Lab-grown diamonds ☐ Colored gemstones
☐ Simulants (e.g., CZ, moissanite) ☐ Plated / base metals ☐ Resin, glass, or beads

METALS & STONES ON HAND ($)	FINISHED INVENTORY ($)	HIGHEST-VALUE SINGLE PIECE ($)	PIECES SOLD PER YEAR

2-1 Does the applicant sell wholesale to retailers or place work on consignment in galleries or stores? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant make or sell jewelry designed for children? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PRODUCT DESCRIPTIONS, MATERIALS & COMPLIANCE

The FTC Jewelry Guides govern how metal content, stones, and treatments are described. A lab-grown stone may be called a diamond only if a clear qualifier (e.g., "laboratory-grown") comes immediately before the word, and simulants may not be called diamonds.

3-1 Are all listings, tags, and social posts reviewed so that lab-grown stones, simulants, and gemstone treatments are clearly disclosed next to the stone name? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Are karat, plating, and "filled" claims accurate and stamped or tagged as required, with metal sourced from suppliers who certify content? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 For children's jewelry, are components tested or certified to federal lead limits, and are small parts and cadmium avoided? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Does the applicant disclose nickel or other common allergens in metals? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Does the applicant buy and sell more than $50,000 a year in precious metals or stones? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 If yes, is there a written anti-money-laundering program approved by the owner? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has a customer claimed a piece was misrepresented, caused a skin reaction, or failed (lost stone, broken clasp)? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CUSTOMERS' STONES, SHOWS & CONSIGNMENT

CUSTOMERS' PROPERTY ON HAND ($)	INVENTORY TAKEN TO SHOWS ($, MAX)	CONSIGNED OUT TO GALLERIES ($)

4-1 Are customers' stones and heirlooms received on a signed intake form with a description, photos, and agreed value? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are customers told in writing about the risk of damage to stones during setting, sizing, or repair? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is inventory at shows and markets kept in locked cases and attended at all times, and never left in a vehicle overnight? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do galleries and stores that hold consigned work sign agreements stating who insures it? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are metals, stones, and finished pieces kept in a rated safe when the studio is closed? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — STUDIO HAZARDS

Studio processes (check all that apply):
☐ Torch soldering (acetylene / propane / oxygen) ☐ Pickling acids ☐ Casting / burnout kiln ☐ Enameling kiln ☐ Polishing lathe
☐ Laser welder / engraver ☐ Electroplating ☐ Resin work

5-1 Are gas cylinders secured upright, with flashback arrestors, and shut off at the tank at the end of each day? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is there ventilation for soldering, pickling, casting, and resin work, with acids and chemicals stored safely? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 If the studio is in the home, is the business covered by a home-business endorsement or a separate business policy? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)

NUMBER OF EMPLOYEES

ONLINE SALES (%)

PROJECTED ANNUAL GROSS REVENUE ($)

PRIOR YEAR ACTUAL REVENUE ($)

CUSTOM / REPAIR REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

JEWELERS BLOCK / INLAND MARINE CARRIER

GL / PRODUCTS CARRIER / LIMITS

HOME-BASED BUSINESS COVERAGE (Y / N)

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

7-2 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No

IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Is an up-to-date inventory list with photos and values kept off site? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are shipments sent insured, tracked, and signature-required, with packaging that does not identify contents? ☐ Yes ☐ No

IF YES, EXPLAIN

9 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, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)

TITLE

DATE

PRODUCER — CORY WASHINGTON & CO. LLC

PRODUCER SIGNATURE (TYPE FULL NAME)

DATE