CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

JEWELRY STORE SUPPLEMENTAL

Covers retail jewelry stores, watch dealers, and estate jewelers, including stores that repair, appraise, or buy gold. Independent makers use CWCO-SUP-JEWELMAKER. Complete with ACORD 125 and a jewelers block application. Attach the safe and alarm certificates.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / STORE NAME	FEIN	YEARS IN BUSINESS

STORE ADDRESS	CITY / STATE / ZIP	WEBSITE / ONLINE STORE

Location type:

☐ Street-front ☐ Enclosed mall ☐ Strip center ☐ Office / by appointment ☐ Kiosk

PRIMARY CONTACT / TITLE	PHONE	EMAIL

SECONDHAND / PRECIOUS METALS DEALER LICENSE NO. (IF ANY)	JEWELERS' SECURITY ALLIANCE MEMBER (Y / N)

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: fine jewelry; bridal; watches; lab-grown diamond jewelry; estate and pre-owned; gold and jewelry buying; repairs and custom work; appraisals; online sales; other.

OWNED INVENTORY AT COST ($)	MEMO GOODS FROM VENDORS ($)	CUSTOMERS' GOODS FOR REPAIR ($, MAX)	HIGHEST-VALUE SINGLE ITEM ($)

2-1 Does the store take jewelry out of the store (trade shows, customer homes, travel)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the store buy gold or jewelry from the public? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the store issue written appraisals for insurance or estate purposes? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — ROBBERY, BURGLARY & THEFT

Jewelers' Security Alliance counted $144.7 million in losses in 2025. Violence against staff rose to 27% of robberies, and there were 13 vehicle rammings into occupied stores. Jewelers block coverage is underwritten on safes, alarms, and procedures.

SAFE / VAULT RATING (E.G., TL-15, TL-30, TRTL-30X6)

ALARM CERTIFICATE / LINE SECURITY TYPE

Security in place (check all that apply):

- ☐ Central-station alarm with line security
- ☐ Hold-up / panic buttons
- ☐ Video surveillance (interior + exterior)
- ☐ Buzzer / locked-door entry
- ☐ Armed guard
- ☐ Bollards / anti-ram barriers
- ☐ Laminated or security glass cases
- ☐ Fog / smoke security device

3-1 Is all merchandise put in the safe or vault every night, not left in display cases? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Are opening and closing done by at least two people following a written procedure? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are staff trained to show one item at a time, watch for distraction and switch schemes, and never resist a robbery? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Do owners or employees ever take merchandise home? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Has the store had a robbery, smash-and-grab, burglary, sneak theft, or switch in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

NUMBER OF INCIDENTS (5 YRS)

LARGEST SINGLE LOSS ($)

4 EXPOSURE & RISK QUESTIONS — CUSTOMERS' GOODS, MEMO & APPRAISALS

4-1 Is every repair item logged on a signed envelope or ticket with a description, photos, and condition noted with the customer? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are memo agreements with vendors written, and do they state who insures memo goods? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are appraisals done by a credentialed appraiser (e.g., GIA Graduate Gemologist)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Has a customer claimed a stone was switched, lost, or damaged, or that an appraisal was wrong? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — GOLD BUYING, AML & SALES PRACTICES

Retailers that buy more than $50,000 a year in precious metals or jewels from the public must keep a written anti-money-laundering program (31 CFR Part 1027). The FTC Jewelry Guides govern lab-grown diamond disclosure.

5-1 Does the store buy more than $50,000 a year in gold, jewelry, or stones from the public? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is there a written anti-money-laundering program with a named compliance officer? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are seller ID and item records kept, and are state or local holding periods observed for items bought from the public? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are lab-grown diamonds and simulants clearly disclosed on tags, receipts, and online listings? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF EMPLOYEES	ANNUAL GOLD-BUYING VOLUME ($)

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	REPAIR / APPRAISAL REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

JEWELERS BLOCK CARRIER / LIMITS	GL CARRIER / LIMITS	APPRAISER E&O (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 a detailed inventory with photos and values kept and backed up off site, and reconciled at least quarterly? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are shipments sent through carriers that accept jewelry, fully insured, with signature required? ☐ 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