PRECIOUS METALS / COIN DEALER SUPPLEMENTAL

For precious metals and coin dealers selling bullion and numismatic coins, buying scrap and coins from the public, and selling online and at coin shows. Jewelry stores use CWCO-SUP-JEWELRY. Complete with ACORD 125, 126, and 140. Attach a floor plan or site plan, a description of safes and alarm system, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA / STORE NAME | FEIN | YEARS IN BUSINESS

STORE ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Franchise

PRIMARY CONTACT / TITLE | PHONE | EMAIL

NUMBER OF LOCATIONS | BUILDING OWNED OR LEASED | HOURS OF OPERATION

2 OPERATIONS

Products and services (check all that apply):
☐ Bullion bars ☐ Bullion coins ☐ Numismatic / rare coins ☐ Graded / slabbed coins ☐ Scrap gold & silver buying ☐ Consignment sales
☐ IRA metals ☐ Online / shipped sales ☐ Coin show sales

MOST VALUE OUT OF SAFE DURING HOURS ($) | ANNUAL SHIPPED VALUE ($) | COIN SHOW DAYS PER YEAR

SALES AREA (SQ. FT.) | ONLINE / PHONE SALES (%) | PRODUCTS IMPORTED DIRECTLY (%)

2-1 Does the store sell products under its own brand or private label? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the store import any products directly from a foreign manufacturer? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Does the store deliver or install products at customers' locations? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — BURGLARY & ROBBERY

One crew allegedly hit 21 coin dealers, pulling gates off with tow lines and getting in and out of each store within 90 seconds.

3-1 Is all inventory moved into a UL-rated safe after hours? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Is the safe rated TL-30 or higher? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Does the alarm have cellular backup? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Are there bollards or barriers in front of the storefront? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Is the entry door kept locked with buzz-in access? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Are two employees present at opening and closing? ☐ Yes ☐ No
IF NO, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3-7 Does any employee take inventory home overnight? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Do staff carry inventory to and from coin shows? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — BUYING FROM THE PUBLIC, COUNTERFEITS & AML

Dealers must file Form 8300 when they receive more than $10,000 in cash, including cashier's checks and money orders, within 24 hours.

4-1 Is there a written AML program under 31 CFR 1027? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Is there a designated AML compliance officer? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Is government ID recorded for every purchase from the public? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Is every bar bought from the public tested with XRF or ultrasonic equipment? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Are purchases held for any required police hold period? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Has the store bought items later identified as stolen? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has the store lost money on counterfeit metals? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Has the store ever failed to file a required Form 8300? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PROPERTY, INVENTORY & CRIME

CONSTRUCTION / YEAR BUILT	BUILDING VALUE ($, IF OWNED)	IMPROVEMENTS & BETTERMENTS ($)

MAXIMUM INVENTORY ON PREMISES ($)	CONSIGNED GOODS ON HAND ($)	SAFE / VAULT RATING

Protection (check all that apply):

☐ Central station burglar alarm ☐ Central station fire alarm ☐ Full sprinkler system ☐ Security cameras ☐ Security gates / shutters
☐ Safe or vault

5-1 Is cash kept in a locked safe and deposited at least daily? ☐ Yes ☐ No
IF NO, EXPLAIN

5-2 Has the store had a burglary, robbery, or theft loss in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is refrigerated or temperature-sensitive stock kept on site? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR GROSS SALES ($)	TOTAL ANNUAL PAYROLL ($)

FULL-TIME EMPLOYEES	PART-TIME / SEASONAL EMPLOYEES	DELIVERY / INSTALLATION PAYROLL ($)

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7 PRIOR INSURANCE & LOSS HISTORY

CURRENT PROPERTY / GL CARRIER	CURRENT GL LIMITS	EXPIRATION DATE

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

7-1 Has a shipment to a customer been lost or stolen? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Has a customer made an injury claim against the store in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-3 Has a product the store sold been recalled or caused a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

7-5 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Are floors, aisles, and entrances inspected on a written schedule with logs kept? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Do vendors and suppliers provide certificates of insurance naming the store? ☐ Yes ☐ No
IF NO, EXPLAIN

8-3 Are recall notices checked and recalled products pulled from sale? ☐ Yes ☐ No
IF NO, EXPLAIN

8-4 Are shipments sent with insurance and signature required? ☐ Yes ☐ No
IF NO, EXPLAIN

8-5 Are staff trained on robbery response? ☐ Yes ☐ No
IF NO, 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, 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