



Our Interest is You.

INSURANCE JEWELLERS' PROPOSAL FORM

Argus Insurance Company (Europe) Limited

This Claim Form is issued by the Malta Branch of Argus Insurance Company (Europe) Limited No. OC 1216, registered in Malta and licensed by the Malta Financial Services Authority (MFSA) to act as a third country branch of Argus Insurance Company (Europe) Limited, registered in Gibraltar No. 01862, licensed by the Gibraltar Financial Services Commission.

Trident Park, 8B Level 5
Notabile Gardens, Mdina Road
Central Business District Zone 2
Birkirkara CBD 2010, Malta

Tel: +356 2342 2000
Fax: +356 2342 2190

www.argus.mt
Insurance@argus.mt

Please ensure that all relevant sections of this Proposal are completed.

1. OUR BUSINESS AND PREMISES

(a) The name of the Assured is to be:

(b) Our business or trade name is:

(c) State the names of all individual owners, partners (general or limited) and directors and officers of the business and how long each has been engaged in the jewellery trade?

(d) Our premises, hereinafter referred to as the premises, are located at:

(e) (i) State whether any part of the premises is shared with or occupied by any other party.

(ii) Is there any common access to the premises?

(iii) Does any other party have access to the premises from any other part of the building?

If the answer to (e)(i), (ii) or (iii) above is yes, please give details.

- (f) The number of entrances open to the general public are []
and not open to the general public are []
- (g) What are your usual business hours and days of business? []
- (h) When and where was your business organized? []
- []
- (i) When did your business first operate in the premises? []
- []
- (j) Do any of the persons specified in 1(c) above have other premises used for the purpose of conducting jewellery trade? []

If so give full details including why cover is not required under this Policy?

[]

[]

[]

[]

2. SALES DURING THE LAST 12 MONTHS

- (a) What percentage of your sales were: (i) Wholesale [] % (ii) Retail [] %
- (b) Did you manufacture any of your stock? []
If so state the percentage of sales derived from manufacturing [] %
- (c) What percentage of your sales represented repairs? [] %

3. EMPLOYEES

- (a) How many employees and commission salespersons: []
- (i) did you have working within the premises during the last year? []
- (ii) do you have currently working within the premises? []
- (b) What will be the minimum number of employees, owners, partners, directors and officers within the premises at any time: []
- (i) when open for business, including lunchtimes? []
- (ii) when opening or closing, whether for business or not? []
- (iii) other than (b) (i) and (ii) above? []
- (c) Do you obtain references and details of previous loss history for all new persons, including commission salespersons? []



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4. LOST RECORD

State all losses (insured or uninsured) incurred by you, your business, all of the persons named in 1(c) above, and all jewellery businesses of which such persons are or have been individual owners, partners, directors, or officers, which occurred during the past 5 years involving property of the types set out in 6 below and premises buildings.

[Blank form area for listing losses]

Business	
Name/Assured	
Date of Loss	
Full circumstances of Loss	
Amount of Loss	
Amount Paid	
Date Paid	
Insurer	

5. CANCELLATIONS OR DECLINATIONS

Has any insurer even cancelled, declined to accept, renew or to continue any insurance against the risk of loss or damage to the types of property set out in 6 below or premises buildings in respect of:

a) any of the persons named in 1(c) above?

[Blank form area for question a)

(b) this or any other business for which any of the persons named in 1(c) above are or have been individual owners, partners, directors or officers?

[Blank form area for question b)

If so please give full details.

[Blank form area for providing details]

6. LIMITS OF INSURANCE REQUIRED

1. Stock (including other people's goods)

A. At the premises €

Show Window Sub-Limits	When Open for Business		When Closed for Business	
	Protected	Unprotected	Protected	Unprotected
(i) in any one window	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
(ii) in all windows	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>

B. (i) In the custody of:

- (a) dealers or €
- (b) contractors and workmen €

in the jewellery trade not in the employment of or associated with the Assured.

Note: (i) Stock deposited for safekeeping while travelling is covered under D below.

(ii) Commission salespersons are not deemed to be dealers.

(ii) In safe or vault of a bank or safe deposit company

C. In course of transit by:

(i) Registered Mail	€ <input type="text"/>	(iv) Other carriers (please specify):	<input type="text"/>
(ii) Registered Airmail	€ <input type="text"/>	(a)	€ <input type="text"/>
(iii) Armoured car services	€ <input type="text"/>	(b)	€ <input type="text"/>
		(c)	€ <input type="text"/>

D. Elsewhere but excluding stock which is or could be covered under €

Sections A, B or C above or which is otherwise limited:

- | | |
|--|------------------------|
| 2. Money in Locked Safe at the premises against the peril of Safe Burglary. | € <input type="text"/> |
| 3. Patterns, Moulds, Models and Dies at the premises. | € <input type="text"/> |
| 4. Furniture, Fixtures and Fittings, Equipment, Machinery and Tools at the premises. | € <input type="text"/> |
| 5. The Assured's interest as tenant in improvements and betterments to the premises. | € <input type="text"/> |

7. EXTENSIONS OF COVERAGE

- (a) Do you wish to insure property against: []
- (i) Flood? (Full particulars of flood exposure to be given) []
- (ii) Earthquake? (Available only when Fire and Extended Coverage are included) []
- (b) (i) Do you wish to insure property at fairs, markets, shows and exhibitions which you plan to attend during the policy period? []

If such coverage is required list the names, locations, values and limits required for each.

- (ii) Is coverage required for travel to and from such fairs, markets, shows and exhibitions? []

8. OPTIONAL AND ADDITIONAL COVERAGES REQUIRED

- (a) Do you wish to insure property at the premises against Fire and Extended Coverage? []
- (b) State any other coverages required. []

9. PREMISES PROTECTION (Attach copies of all Underwriters Laboratory Certificates in respect of QUESTIONS 9 AND 10.)

- (a) BURGLAR ALARM SYSTEMS
- Are the premises protected by a fully operating Burglar Alarm System? []
- If so state:
- (i) Whether such system or systems are Central Station Alarms [] OR Local Alarms []
- (ii) The Extent of Protection (1, 2 or 3) [] The Grade of Protection (A, B, AA, BB etc) []
- (iii) The name of the alarm company(s) []
- (iv) The Underwriters Laboratories Certificate No [] Expiration date []
- (v) Whether the system incorporates an ambush or distress signal facility or feature? []
- (vi) Whether the alarm company monitors and record each arming and disarming of the system? []

(b) HOLD-UP ALARM SYSTEM

Is there a Central Station Holdup Alarm System protecting the premises?

If so state:

(i) The total number of signal buttons The number of portable signal buttons

(ii) The name of the alarm company

(iii) The Underwriters Laboratories Certificate No. Expiration date

(c) SECURITY CAMERAS

(i) Are the premises equipped with a Video Security system?

(ii) Do all such systems incorporate recorders?

(iii) Are such systems in operation at all times when the Assured or an employee of the Assured is on the premises?

(d) OTHER PROTECTIONS - Does the premises have:

(i) double door entry/exit system with mantrap?

(ii) a buzzer entry/exit system?

(iii) a uniformed armed guard?

If so state:

(a) the hours of duty;

(b) whether or not any such guard(s) is under contract from a licensed security firm;

(iv) any other protections?

(v) give details as to (i), (ii), (iii) and (iv) above.

10. GIVE FULL PARTICULARS OF:

(a) ALL SAFES AND VAULTS

ON THE PREMISES

in which property is kept

including details of any

Time Locks, and/or

Relocking devices fitted.

Safe/Vault No.1

Name

Model

Underwriters Laboratory (U.L.)

Class or rating

Lock Details

Safe/Vault No. 2

Name

Model

Underwriters Laboratory (U.L.)

Class or rating

Lock Details

(b) BURGLAR ALARM SYSTEMS

protecting each safe or vault

(i) Complete Alarms

Name

Name

Central Station or Local

Central Station or Local

U.L. Cert No

U.L. Cert No

Expiry date

Expiry date

(ii) Partial Alarms

Name

Name

Central Station or Local

Central Station or Local

U.L. Cert No

U.L. Cert No

Expiry date

Expiry date

11. PROTECTION MAINTENANCE

(a) Are all the protections described in 9 and 10 above regularly maintained under contract with the installer or manufacturer and in accordance with the manufacturer's instructions?

(b) Are you a member of the Jewellers' Security Alliance?

12. AT ALL TIMES WHEN THE PREMISES ARE CLOSED FOR BUSINESS THE STOCK INCLUDING OTHER PEOPLE'S GOODS WILL BE KEPT AS STATED BELOW:

(a) At the premises the proportion by value of such property kept locked in each safe and vault as described and protected in 10 above will be:

Safe/Vault No.1

%

Safe/Vault No.2

%

(b) In safes or vaults of banks or safe deposit box companies the proportion by value of total stock, including other people's goods, will be:

%

Name and address of the bank or safety deposit company:

13 (a). SHOW WINDOW DISPLAY AT THE PREMISES

Note: Show windows are only considered protected when:

(a) glazed with Underwriters Laboratory Approved Burglary Resisting Glazing material or

(b) they have swinging plate glass secondary to the window pane or (c) steel bars or a steel grille cover the entire window or (d) stock is displayed within a show or display case within the show window.

(i) Number of show windows

How many are:

(a) protected as defined above?

(b) not protected as defined above?

(give full details of glazing material and any other protections to windows not protected as defined above)

(ii) (a) Can the show windows only be accessed from the interior of the premises?

(b) Are all show window, show and display cases within show windows fitted with key operated self locking locks?

If not give details.

(iii) During the term of Insurance the maximum value displayed will not exceed:

	When Open for Business		When Closed for Business	
	Protected	Unprotected	Protected	Unprotected
(a) in any one window	€	€	€	€
(b) in all windows	€	€	€	€

13 (b). SHOW CASE DISPLAY AT THE PREMISES

(i) Is all show and display case and cabinet glazing material Underwriters Laboratory Approved Burglar Resisting Glazing Material?

(ii) Are all show and display cases and cabinets fitted with key operated selflocking locks?

(iii) How are the show and display case and cabinet tops secured? (State whether glued, cemented, clamped or any other method used)

14. BOOKKEEPING

- (a) (i) How often do you take and record an inventory supported by a physical count of all stock including other people's goods?
- (ii) How do you record inventories and physical counts? (e.g.computer, stockbooks, cards)
- If computerised are hard copies produced and kept?
- (iii) Is your own stock accounted in your books, records and inventories at your original cost price?
- If not what basis is used?
- (iv) Are all figures stated in this proposal form for your own stock shown at your original cost price?
- If not state the basis used.
- (v) Do you keep a perpetual inventory stock?
- (b) Do your stock records and inventories record detail:
- (i) The date, description, and original cost price of all purchases of stock?
- (ii) The value, description, date of receipt and return of other peoples goods?
- (iii) The sale date and price of all goods sold?
- (iv) All other property away from the premises including sendings?
- (c) Do you keep and maintain all entrustment and consignment notes and jeweller's, memoranda?
- (d) Do your records show the names of all suppliers, consignors, memoholders, consignees, owners and purchasers in relation to (b) and (c) above?

15. INVENTORIES (as identified in Question 14 above) of all property wherever located.

If more than one premises give details for each.

- (a) The last physical count inventory of our own stock was taken and recorded on (give date) and was exactly. €
- Pawnbrokers: Show separately amount actually loaned and unpaid plus accrued interest at legal rate on pledged property. €
- (b) The previous physical count inventory of our own stock at least six months prior to 15(a) above was taken and recorded on (give date) and was exactly. €
- Pawnbrokers: Show separately amount actually loaned and unpaid plus accrued interest at legal rate on pledged property. €
- (c) The maximum value of our own stock during last twelve months did not exceed. €
- Pawnbrokers: Show separately amount actually loaned and unpaid plus accrued interest at legal rate on pledged property. €
- (d) The estimated average daily value of other people's property in our custody or control during the last twelve months, for any purpose whatsoever, whether insured or uninsured, was:
- (i) Others in the jewellery trade of which unset non-industrial diamonds was: € %
- (ii) For repair €
- (iii) Other customers €

Note: This should NOT include property:

1. Pledged with pawnbrokers.
2. Of others in the jewellery trade deposited with the Assured for safekeeping only.

- (e) STATE THE NATURE OF STOCK calculated from the last merchandise inventory set forth in Section 15(a) above: (excluding pledges)
- | | | |
|---|----------------------|---|
| 1. Non-Industrial unset Diamonds | <input type="text"/> | % |
| 2. Pearls (mounted and unmounted) not to include Simulated Pearls | <input type="text"/> | % |
| 3. Other Unset Precious Stones | <input type="text"/> | % |
| 4. Other Unset Semi-Precious and Imitation Stones | <input type="text"/> | % |
| 5. Gold and Gold Chains | <input type="text"/> | % |

6. Costume Jewellery	%
7. Jewellery Mounted with Diamonds and Precious Stones	%
8. Other Jewellery	%
9. Watches, Watch Cases, including those in Precious Metals, those Mounted with Diamonds and Precious Stones and Attachments	%
10. Other Watches, Cases, Movements, Parts	%
11. Clocks (including cases, movements, parts)	%
12. Silverware, Plated Ware, Pewter and Stainless Steel	%
13. Jeweller's findings, Unset Mountings, Material for Manufacture	%
14. Other stock (describe)	%
TOTAL:	%
(f) STATE as per last merchandise inventory as set forth in Section 15(a) above the percentage of:	
1. jewellery under question 15(e) sections 5,6,7 and 8 above valued at € 250 or less per item	%
2. watches and clocks (including cases, movements and parts) valued at € 250 or less per item	%

16. STOCK INCLUDING OTHER PEOPLE'S GOODS IN THE CUSTODY OR CONTROL OF OTHERS IN THE JEWELLERY TRADE.

- (a) During the last twelve months except as provided for in question 19.
- (i) The average total value of all such property was €
- (ii) The maximum total value of all such property was €
- (iii) The maximum total value of all such property with any one person or business was €
- (b) Do you only consign property under written agreements holding consignees responsible for all loss or damage?

17. STOCK INCLUDING OTHER PEOPLE'S GOODS KEPT IN SAFES OR VAULTS OF BANKS OR SAFETY DEPOSIT COMPANIES.

State:

- (a) For what purpose and in what circumstances such facilities are used.
- (b) During the last 12 months:
- (i) The average value of such property was €
- (ii) The maximum value of such property was €
- (c) The names and addresses of banks and safety deposit companies.

18. PROPERTY OTHER THAN STOCK AND OTHER PEOPLE'S GOODS.

State the actual cash value of:

- | | |
|--|---|
| (a) Patterns, Moulds, Models and Dies at the premises | € |
| (b) Furniture, fixtures and Fittings, Equipment, Machinery and Tools at the premises | € |
| (c) Tenants Improvements and Betterments to the premises | € |

Note: Available only when the Assured is not the building owner.

19. OTHER MATERIAL FACTS.

Are there any other material facts regarding the risk to be insured or the persons identified in 1(c) above, their employees and commission salespersons which should be disclosed to the Underwriters for their consideration?

If the answer is yes give a detailed explanation.

Note: A material fact is one likely to influence assessment and acceptance of this risk, the premium charged and the terms and conditions imposed by Underwriters. If you are in any doubt as to what constitutes a material fact you should declare it. ALL the information requested in this proposal form is material.

20. LAW APPLICABLE TO CONTRACT

You and the insurer are free to choose the law to this contract but in the absence of agreement to the contrary, the law of the country in which you reside at the date of the contract (or, in case of a business, the law of the country in which the registered office or principal place of business is situated) will apply. If you are not resident (or, in the case of a business, the registered office or principal place of business is not situated in the Maltese Islands), the law which will apply is the law of Malta.

21. COMPLAINTS PROCEDURE

Our aim is at all times to provide a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved. Should you have any query or complaint regarding this insurance please write to the Complaints Officer at Argus Insurance Company (Europe) Limited, Trident Park, 8B Level 5, Notabile Gardens, Mdina Road, Central Business District Zone 2, Birkirkara CBD 2010. Email: Insurance@argus.mt Tel: +356 2342 200. If you are dissatisfied with the response you receive you should write to the Office of the Arbiter for Financial Services, St Calcedonius Square, Floriana; email: complaint.info@financialarbiter.org.mt Tel: +356 80072366 / +356 21249245

22. DATA PROTECTION AND HOW WE PROCESS DATA

Processing of personal data is regulated by the General Data Protection EU 2016/679 together with other laws which relate to privacy and electronic communications. In this clause, we refer to these laws as Data Protection Law"

During the course of our engagement with you it will be necessary for you to disclose certain personal data to us in order that we provide our services to you and to enable us to discharge the services agreed, to comply with related legal and regulatory obligations for other related purposes including updating and enhancing clients records and analysis for management purposes. This will require us to obtain, use, disclose and otherwise process personal data about you and, if applicable, your organisation, its shareholders members and/or officers and employees.

For clarity, Data Protection Law contemplates various grounds which may render processing of personal data lawful, including where it is necessary for a contract, mandate by law, it is in your legitimate interest (and does not override your policy, and/or if you give us your consent. Our Privacy Notice (which can also be accessed at www.argus.com.mt) or provide to you in hard copy upon request, explains how we process personal data. In providing our services we act as an independent data controller and are, therefore responsible for complying with Data Protection Law in respect of any personal data we process.

You are responsible for complying with Data Protection Law in respect of the personal data you process and, accordingly, where you disclose personal data to us you confirm and warrant that such disclosure is fair and lawful, that where applicable and necessary you have obtained lawful consent from others for you to pass on their personal data to us, to the Argus Group and third-parties to whom we disclose personal data (and for the Argus Group and said third-parties to share the personal data with us), and otherwise it does not contravene Data Protection Law. Noting within this document relieves you of your own direct responsibilities and liabilities under Data Protection Law Terms used in this clause bear the same meanings as are described to them in Data Protection Law. This clause does not apply to the extent that we act as a data processor for you I which case specific data protection instructions are to be signed between us.

23. BASIS DATA PROTECTION INFORMATION

Controller: Argus Insurance Company (Europe) Limited, Malta Branch

Purpose: Management of Insurance Agreement, creation of profiles for suitable enforcement of the insurance agreement, integral and centralised management of the relation with Argus Group and delivery of information and advertising on ARGUS Group, and delivery of information and advertising on Argus Group products and services.

Recipients: Data may be communicated to third parties and/or data transfers may be made to third-party countries in the terms stipulated in the Additional Information.

Rights: You can exercise your rights of access, rectification, removal, limitations, objection and transferability, specified in the Additional Data Protection Information

24. DECLARATION

I hereby declare that to the best of my knowledge and belief the above statements and particulars are true and correct and that have withheld no information material to this proposal whether the subject of a Proposal Form question or not. I agree to accept and conform to the terms of the Policy when issued. A specimen copy of policy is available on request.



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Note: This Proposal Form must be answered and the declaration signed and dated in ink by one of the persons named in 1(c) above.

Signature of Proposer:

Date:

Print Name:

Position and Title held within the business: