

California License # #OH-14993 Florida Non-Resident Agent's License – Christopher B. McGovern \* License # E043040

# **Collector's Insurance Application**

Firestone Agency of Florida Inc 1500 N University Dr, Ste 212 Coral Springs, FL 33071 954-341-8331 Tel 954-345-7620 Fax 800-683-1150 Toll Free

Agency Name:
Producer Name:
Phone:
Email:

Completing this application does not constitute an insurance binder. All applications are subject to underwriting review & approval.

\*\*\*INCOMPLETE APPLICATIONS WILL NOT BE CONSIDERED FOR COVERAGE\*\*<sup>\*</sup>

"""INCOMPL					
PERSONAL INFORMATION	N -				
Name:	Years Collecting:				
Mailing Address:				Ctoto	7:,,
Street		City		State	
Work #:					
Mobile #:					
Email:					
Current policy # (if application)				····nation.	
Occupation:					
Major shows you attend, more of your collectibles:					
•					
Felony: Have you ever bee	n convicted of a fel	ony? ☐ Yes ☐ No - I	f yes, please prov	ride details or	n pg 4
Coverage Refused, Cancel		•			. •
your collectibles? ☐ Yes ☐					
Bankruptcy: Have you filed	I for bankruptcy in t	the last 5 yrs? ☐ Ye	s □ No- <i>If yes, ple</i>	ase provide d	etails on pg 4
Prior Claim History for pas	t 5 yrs (include both	h general homeown	ers claims as well a	s claims for yo	our collection)
☐ No claims in past 5 years	,				
Date of loss Type &	Description of loss			Amou	nt of loss
•					
If you are applying for 500	2000 or more of in	eurance nlease pro	wide three refere	oces - Prefera	oly.
If you are applying for 500 people/businesses from wh			ovide three referei	nces - Preferal	bly
			ovide <b>three refere</b> Email	nces - Preferal	bly
people/businesses from wh	ich you purchase co	ollectibles.		nces - Preferal	oly
people/businesses from wh Company/Person	ich you purchase co	ollectibles.		nces - Preferal	oly

COLLECTION INFOR	MATION -	
Have you had a single records of large purch	<b>transaction of \$50,000</b> or more? $\square$ Yes $\square$ No - If yes, do you keep an ases? $\square$ Yes $\square$ No	nd can you provide
Do you keep records o	of purchases? ☐ Yes ☐ No	
Do you maintain an ir	nventory or list? ☐ Yes ☐ No	
If you do NOT maintai	n an inventory or list, how would you <b>prove a loss?</b> Please explain	
Do you have pictures	of your collection? □ Yes □ No	
Storage of collection:	: Please describe where & how your collection is stored/displayed with	hin your premise:
Stillage Endorsement	ibles stored in a basement or other area below ground floor? ☐ Yes t will be added to the policy requiring all items be stored 6" off the floored outdoors exposed to the elements? ☐ Yes ☐ No - If yes, please	oor.
Are any of the collect maximum of \$100,00	ibles kept in a public storage facility?   Yes   No - If yes, coverage to at the storage facility for an additional 15% of premium.  OLLECTIBLES TO BE INSURED - If you add or delete major collectible can be added to your policy & the correct coverage provided. Major are not covered.	ole types NOTIFY US
Collectible Type	Description	Value

Gold/Platinum Coins can be added to your policy upon request for an additional premium of \$6.50 per 1,000 of coverage up to 10,000 in coverage. To apply for gold/platinum coin coverage, complete the Collector Gold & Platinum Coin Application. Please contact Collectibles Insurance Services for amounts in excess of 10,000.

Capp04/20/2012 2

Total value of collection (s)\*

<sup>\*</sup> Total value of collection (s) above should be equal to the amount of insurance you are selecting on pg 5

SCHEDULED ITEMS - List all individual items or a series/set worth \$5,000 or more (\$25,000 or more for philatelic items) to be insured along with their estimated replacement value. ☐ My collection does not contain any individual items or a series/set worth \$5,000 or more (\$25,000 or more for philatelic items) Description Value 1. 3. 10 Total Scheduled Items Scheduled items are included in "Total value of collection" on pg 2. The Total Scheduled Items value must be equal to or less than amount of insurance you are selecting on pg 5 PREMISE LOCATION (S) - Where collection is actually stored. Physical address required. No PO Boxes. Coverage available within continental United States & HI. PRIMARY PREMISE ADDRESS:\_\_\_\_\_ City State Zip ☐ Residential ☐ Office ☐ Public Storage ☐ Bank ☐ Other: (A surcharge of 15% will be charged for items kept in public storage unit) Type of structure? ☐ single family ☐ condo ☐ apartment ☐ Other: \_\_\_\_\_ Type of construction? □ frame □ masonry □ Other: Year built? If built prior to 1950 complete update information below: Date plumbing last updated: Date electrical last updated: Date roof last updated: Date heating last updated: Is this location within 2 miles of a major body of water? ☐ Yes ☐ No - - If yes, a Stillage Endorsement will be added to the policy requiring all items be stored 6" off the floor. Describe body of water: Safe: ☐ Yes ☐ No Vault: ☐ Yes ☐ No Does safe weigh 300lbs empty? ☐ Yes ☐ No Construction of vault & vault door: Wheels? ☐ Yes ☐ No

Safe Requirements - 300 lbs empty, no wheels and a v combination or digital lock.

Type of lock? ☐ Combination ☐ Key ☐ Digital

Who has access to safe? \_\_\_\_\_

Who has key/combination to safe? \_\_\_\_\_

Vault Requirements - Metal door, 3 inch walls and no windows

Type of lock? ☐ Combination ☐ Key ☐ Digital

Who has access to vault? \_\_\_\_\_

Who has key/combination to vault? \_\_\_\_\_

Is the building protected by a central station alarm system? ☐ Yes ☐ No

# POLICY LIMIT AND PREMIUM:

Rates vary based on type of collectibles - 1) General, 2) Philatelic (Stamp) 3) Guns, Knives & Edged Weapons. All types can be included on the same application however a separate policy may be issued for each. Please complete the worksheet below for each type of collectible.

PLEASE SELECT THE FOLL	OWING POLICY TY	'PE (S):	
☐ General Collectibles Po	olicy (Collectibles	other than Stamps	or Guns, Knives & Edged Weapons)
Value* of General	Collectibles to be	e insured: \$	
Premium: \$	Fee: \$	Total: \$	
☐ Stamp Policy			
Value* of Philatel	ic (Stamp) to be in	nsured: \$	
Premium: \$	Fee: \$	Total: \$	
☐ Guns, Knives & Edged	Weapons		
Value* of Guns, K	nives & Edged Wea	apons to be insure	ed: \$
Premium: \$	Fee: \$	Total: \$	
* Value of Collectibles to	o be insured abov	e should be equal	to Total value of collection (s) on pg 2.
PLEASE SELECT THE FO	LLOWING COVER	RAGE OPTIONS:	
Limited burglary & theft p	rovides coverage u glary & theft provi	p to a maximum of ides coverage up to	ers both limited & full burglary & theft coverage. § \$60,000 OR \$100,000 (or the policy limit of the policy limit. (Note: Full B/T is policies)
☐ Full Burglary & Theft	☐ Limited B	urglary & Theft eq	ual to \$60,000
☐ Limited Burglary & The	eft equal to \$100,0	000 (requires a sat	fe, vault or central stations alarm)
for new acquisitions & app	reciation of existir	ng collectibles. Thi	c monthly increase of 1% in coverage per month is increase is NOT compounded monthly & stops  Do not include Automatic Monthly Increase
How did you hear of us?			
•			(Please specify which magazine, show, website)
Signature:			Date:
Make a check or money o	rder payable to th	ne: <u>Collectibles Ins</u>	urance Services, LLC.
To pay by credit card, fill issuance.	out the information	n below. Your cre	dit card will be charged at time of policy
PAY BY CI	REDIT CARD - Visa	, MasterCard, Ame	erican Express or Discover/Novus
Card Number:			Credit Card Verification number:
Expiration (mm/yy):	Sig	nature	

Note: Credit card numbers are not kept or stored in our system. Once the payment has been charged, all credit card numbers are destroyed.

**Continue onto Application Warranties and Fraud Statement** 

Do you agree to the Fraud Statement & four warranties below?	☐ Yes ☐ No

- 1. Replacement Value: I understand that Replacement Value means the cost to replace the item(s) with similar collectibles of similar quality or if not replaceable, then the appraised valuation by a competent authority or the purchase price.
- 2. Dealer Stock: I understand that coverage is for a personal collection as listed on application. Collectible property held for sale or trade & property acquired for resale are not covered. I understand that if a loss occurs to the collectibles that are part of a dealer stock, insurance provided based on this application does not cover such loss. Dealer coverage is available; contact our office for additional information.
- 3. Application: I understand that completing this application does not constitute an insurance binder & that all applications are pending underwriting review & approval. If a policy is issued, it is based on the information contained in this application, including the type of collectibles to be insured.
- 4. Records: I understand that although Collectibles Insurance Services does not require an inventory at time of application, I will need to prove ownership at time of loss by keeping records of my collections such as an inventory, receipts, pictures, and video.

#### FRAUD STATEMENT

# (Applicable in all jurisdictions, except for separate jurisdiction statements below)

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## FRAUD STATEMENT TO ARKANSAS APPLICANTS

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## FRAUD STATEMENT TO COLORADO APPLICANTS

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

## FRAUD STATEMENT TO DISTRICT OF COLUMBIA APPLICANTS

WARNING: It is a crime to provide false, or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

#### FRAUD STATEMENT TO FLORIDA APPLICANTS

Any person who knowingly, and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

## FRAUD STATEMENT TO HAWAII APPLICANTS

For your protection, Hawaii law requires you to be informed that any person who presents a fraudulent claim for payment of a loss or benefit is guilty of a crime punishable by fines or imprisonment, or both.

## FRAUD STATEMENT TO IDAHO APPLICANTS

Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

# FRAUD STATEMENT TO KANSAS APPLICANTS

Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to fines and confinement in prison. A fraudulent insurance act means an act committed by any person who knowingly and with intent to defraud presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer or insurance agent or broker, any written statement as part of, or in support of, an application for insurance or the rating of an insurance policy or a claim for payment or other

benefit under an insurance policy, if such person knows the written statement contains materially false information concerning any material fact; or conceals, for the purpose of misleading, information concerning any material fact.

# FRAUD STATEMENT TO KENTUCKY APPLICANTS

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.

## FRAUD STATEMENT TO LOUISIANA APPLICANTS

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

#### FRAUD STATEMENT TO MAINE APPLICANTS

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.

## FRAUD STATEMENT TO MARYLAND APPLICANTS

Any person who knowingly OR willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly OR willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## FRAUD STATEMENT TO MINNESOTA APPLICANTS

Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

#### FRAUD STATEMENT TO NEW HAMPSHIRE APPLICANTS

Any person who, with purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

#### FRAUD STATEMENT TO NEW JERSEY APPLICANTS

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

## FRAUD STATEMENT TO NEW MEXICO APPLICANTS

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

#### FRAUD STATEMENT TO NEW YORK APPLICANTS

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

#### FRAUD STATEMENT TO OHIO APPLICANTS

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

## FRAUD STATEMENT TO OKLAHOMA APPLICANTS

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

# FRAUD STATEMENT TO OREGON APPLICANTS

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that:

A. The misinformation is material to the content of the policy;

- B. We relied upon the misinformation; and
- C. The information was either:
  - 1. Material to the risk assumed by us; or
  - 2. Provided fraudulently.

For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests.

With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional.

Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud.

#### FRAUD STATEMENT TO PENNSYLVANIA APPLICANTS

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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.

#### FRAUD STATEMENT TO TENNESSEE APPLICANTS

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

#### FRAUD STATEMENT TO VIRGINIA APPLICANTS

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

## FRAUD STATEMENT TO WASHINGTON APPLICANTS

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.