

JEWELLERS' BLOCK POLICY

PROPOSAL FORM

A separate Proposal Form must be completed for each premises

Please reply fully to ALL the following questions. If the answer to any question is none, state "NONE".

QUESTIONS	ANSWERS
1. (a) Name of Proposer and Subsidiary and/or Affiliated Companies (in full) (b) State address of the premises to which the Policy is to apply. (c) State the floor on which your premises are situated. (d) How long have you carried on business?	(a) (b) (c) (d) In these Premises: Elsewhere:
2. NATURE of your BUSINESS	Retail: % Wholesale: % Manufacturing: % Pawnbroking: %
3. EMPLOYEES (a) How many employees have you? (b) What is the minimum number of employees including principals in the sales section of your premises at any time during business hours, including lunchtime?	(a) (b)
4. VALUATION BASIS On what basis do you require claims to be settled?	

N.B. Unless otherwise agreed on the Policy claims in respect of your own stock will be settled on the basis of COST price. All figures completed in this Proposal must reflect the basis of valuation required.

<p>5. STOCK VALUES</p> <p>(i) What was the AVERAGE total value during the last twelve months of</p> <p>(a) Your own stock and bank notes? (The stock figure is to be declared on the basis of cost price or on the basis as in question 4 above)</p> <p>(b) Goods in trust (other than for safe custody) goods on approval, repairs and the like?</p> <p>TOTAL AED</p> <p>The total under (a) and (b) comprises approximately</p> <p>Jewellery, gold and platinum goods, bullion, precious stones and pearls</p> <p>Watches</p> <p>Clocks, silverware, plateware, and other similar goods</p> <p>(ii) What was the MAXIMUM value of your own stock and goods in trust (other than for the safe custody) and bank notes at any time during the last twelve months?</p>	<p>(i)</p> <p>(a) AED</p> <p>(b) AED</p> <p>TOTAL AED</p> <p>AED</p> <p>AED</p> <p>AED</p> <p>(ii) AED</p>	
<p>6. VALUES OUT OF SAFE</p> <p>What will be the MAXIMUM VALUE of all watches, jewellery, gold, bullion and platinum goods, precious stones and pearls (including those in windows) OUT OF LOCKED SAFE OR STRONGROOM?</p>	<p>Outside business hours</p> <p>AED</p>	<p>During temporary closing e.g. Lunch Time (if applicable)</p> <p>AED</p>
<p>7. WINDOW DISPLAY</p> <p>A. How many</p> <p>(a) Windows</p> <p>(b) Outside showcases</p> <p>have you?</p>	<p>(a)</p> <p>(b)</p>	

B. Give MAXIMUM values which will not be exceeded of	During Business hours	Outside business hours
	(i) Any one	
(a) window	(i) (a) AED	(a) AED
(b) outside showcase	(b) AED	(b) AED
(ii) Any one article	(ii) AED	AED
(iii) Any one pad or tray of articles	(iii) AED	AED
(iv) In all windows and outside showcases	(iv) AED	AED

OUTDOOR RISK

8. I. Give the following information in respect of all insured property (inclusive of amounts carried to and from Bank or Safe Deposit) carried outside the Proposer's Premises stated in Question 1 (b) by yourselves, your representatives, travellers, agents, messengers and delivery hands NOT Brokers during the last 12 months.

(a) In the City or Town in which the Proposer's premises are situated:	No. of days each person per annum	Average amount each	Maximum amount each
(i) Names of all principals, representatives, travellers and agents	(i)	(i) AED	(i) AED
(ii) Number of messengers and delivery hands:	(ii)	(ii) AED	(ii) AED
(b) Elsewhere in the country in which the Proposer's premises are situated:	No. of days each person per annum	Average amount each	Maximum amount each
Names of all principals, representatives, travellers and agents		AED	AED
(c) Elsewhere (state Countries in each case):	No. of days each person per annum	Average amount each	Maximum amount each
Names of all principals, representatives, travellers and agents		AED	AED

II. HOME RISK

Does any Principal, Employee, Traveller or Agent take Stock to his private residence for any purpose? If so, please give following information:

Name	Address	Maximum value taken	Full details of Safe or any other protection	Is the property ever left unattended at the Private Dwelling House
		AED		
		AED		
		AED		
		AED		
		AED		

III. ENTRUSTMENTS

What was the estimated value entrusted to dealers, customers, repairers, cutters and brokers during the past 12 months? (a) Average: AED (b) Maximum: AED at any one time

IV. SENDINGS

What was the AGGREGATE TOTAL value of all insured property sent during the past 12 months

- (a) in the country in which the Proposer's premises are situated?
- (b) elsewhere (state countries and values sent to each)?

	By Registered Post	By Registered Air Mail	By Other Air Conveyances	By Ordinary Post, Rail, Steamer and other Conveyances
(a)				
(b)				

N.B. The Policy contains a condition that postal sendings containing jewellery, precious stones, precious metals and/or watches exceeding AED500 any one package are sent by registered post/airmail.

V. EXHIBITIONS AND DISPLAYS

(a) Did you during the past 12 months exhibit any portion of your stock at any Exhibition, other than one promoted or financially assisted by any Public Authority or by any Trade Association, or entrust goods for any display or performance?

If so, give full particulars including values

(b) Do you exhibit goods, in any showcase in any hotel, club or elsewhere away from your premises? If so, give full particulars including values and details of protections (i.e. type of glass locks and the like)

(a)

(b)

VI. OUTSIDE LIMIT (which also includes sendings)

What limit is required for any one loss for property elsewhere than in the Proposer's premises stated in Question 1 (b)?
(This limit will NOT apply to property in any safe deposit vault or bank vault).

AED

PROTECTIONS

GENERAL PROTECTIONS OF THE PREMISES

9. Are the premises occupied at night

(a) by Proposer

(b) by employee or caretaker?

(a)

(b)

10. Are there any openings leading to cellar or basement from outside the shop?

If so, please give details and protections.

11. Give details of the following and how they are protected:

(a) each outer door,

(b) each inner door,

(c) all windows other than Display Windows,

(d) all skylights or fanlights or roof openings.

(a)

(b)

(c)

(d)

12. DISPLAY WINDOW AND SHOWCASE PROTECTIONS

- | | |
|---|---------|
| (a) Give full details of the type of glass in all your display windows and/or outside showcases | (a) |
| (b) (i) Are all sections of the windows containing jewellery, gold, silver, platinum, pearls and precious stones and watches substantially partitioned off from the remainder of the display? | (b) (i) |
| (ii) What precautions do you take to protect the rear of your display windows? | (ii) |
| (iii) Are they kept permanently locked and keys removed? | (iii) |
| (iv) Are interior showcases similarly locked and keys removed? | (iv) |
| (c) AT NIGHT and at all other times when premises are not open for business. | |
| (i) Are all display windows and/or outside showcases protected externally by either shutters or by a grille? | (c) (i) |
| (ii) Give full particulars of such protections and state how they are secured. | (ii) |
| (iii) Does this protection cover the entire front of your premises? | (iii) |
| (iv) If not, give details | (iv) |
| (d) DURING BUSINESS HOURS | |
| Are all your display windows and/or outside showcases containing jewellery, gold, silver, platinum, pearls and precious stones and watches protected internally either by: | |
| (i) fixed grilles covering the whole of the display? | (d) (i) |
| Give specifications of these grilles | |
| Or | |
| (ii) hanging glass suspended between the window glass and the display? Give details and type of glass. | (ii) |
| (iii) Can the internal grilles or the suspended glass be reached under or over or round? | (iii) |

<p>13. BURGLAR ALARMS</p> <p>(a) Is there a Burglar Alarm?</p> <p>(b) If so, state name and forward copy of maker's specification to Underwriters (or if not available give full details)</p> <p>(c) Are holdup/panic buttons incorporated in the system?</p> <p>(d) Is the system maintained under contract?</p>	<p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p>
<p>14. SAFES</p> <p>(a) Give the maker's name of safe, cost when purchased (state whether new or second-hand), and give details of any descriptive markings on the door.</p> <p>(b) Approximate size and weight</p> <p>(c) Approximate age.</p> <p>(d) Whether illuminated and visible from the street at night.</p>	<p>(a)</p> <p>(b) Size: Weight:</p> <p>(c)</p> <p>(d)</p>
<p>15. STRONG ROOMS</p> <p>(a) Is there a Strong Room</p> <p>(b) If so, give full details</p>	<p>(a)</p> <p>(b)</p>
<p>16. Are all the keys (including your Alarm, Safe and Strong Room keys) removed from the premises outside business hours?</p>	
<p>17. Are there any other special means of protection? If so, give details.</p>	
<p>18. STOCK RECORDS</p> <p>(a) When was your last annual stocktaking?</p> <p>(b) Do you keep proper records of all sales purchases and transactions?</p>	<p>(a)</p> <p>(b)</p>

<p>19. LOSSES</p> <p>(a) Have you ever sustained a loss or losses?</p> <p>(b) If so, give statement covering the past five years with particulars, including the amount of each loss, and, if insured, whether paid in full or otherwise.</p>	<p>(a)</p> <p>(b)</p>
<p>20. RECEIPTS</p> <p>(a) Is it your practice to give receipts for goods left with you by non-trade customers, for repair, valuation, sale, or any other purpose and to require surrender of such receipts before goods are returned to the customer?</p> <p>(b) Do you use entrustment/approbation notes in respect of all entrustments?</p>	<p>(a)</p> <p>(b)</p>
<p>21. CONTENTS FIRE RATE</p> <p>(a) What is the Fire insurance rate on the contents of your premises?</p> <p>(b) By whom was this quoted?</p>	<p>(a)</p> <p>(b)</p>
<p>22. SUM INSURED</p> <p>For what amount is Policy required?</p>	<p>(a) On Stock (including goods in trust and bank notes) AED</p> <p>(b) On Trade and Office Furniture, Fixtures and Fittings, Machinery, Plant, Safes, Alarm Systems, Tenants' decorations and improvements, and all other Contents (except your stock and goods in trust) at your premises against the risks of Fire, Lightning, Explosion, Aircraft, Burglary or Theft or any attempt thereat, Storm, Tempest, Flood or Bursting or Overflowing or Leakage of Water Pipes or Apparatus, or Impact by any road vehicle, horse or cattle not belonging to or under your control AED</p> <hr/> <p style="text-align: right;">TOTAL AED</p>
<p>23. REFERENCES</p> <p>Unless proposing for renewal, give two references FROM YOUR TRADE.</p>	

<p>24. OTHER INSURANCE</p> <p>(a) Have Lloyd's or any other Insurer ever cancelled or refused to issue or to continue any Insurance for you?</p> <p>(b) Have you previously been insured? If so, state with whom, risks covered, and for what amount.</p>	<p>(a)</p> <p>(b)</p>
<p>25. Are there any other circumstances within your knowledge or opinion not already disclosed, affecting or likely to affect the proposed insurance?</p>	

Signing this Form does not bind the Proposer to complete the Insurance, but it is agreed that this Form shall be the basis of the Contract should a Policy be issued.

I/We have read the above and agree that to the best of my/our knowledge and belief it represents a true and complete statement.

I/We agree that if this Insurance is completed the protections and/or safeguards mentioned above shall not be withdrawn or varied to the detriment of the interests of the Underwriters without their consent.

Signature of Proposer:

Date: