



FIRST CLASS
INSURANCE

First Class Insurance
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**PAWNBROKER'S COMMERCIAL PACKAGE POLICY
APPLICATION FOR INSURANCE**

PLEASE COMPLETE THIS APPLICATION IN ITS ENTIRETY FOR FASTER SERVICE.

ASSURED'S INFORMATION

Name of Assured: _____

Business Address : _____
(Street/City/ST/Zip) _____

Telephone: _____ Fax: _____ Cellular: _____

Key Management Personnel: (List Name, Age, Job Description, Length of Employment, % of Ownership)

State &/or National Association Pawnbroker Memberships:

Requested Effective Date: _____ To: _____

Type of Business: Corporation Partnership Individual Other: _____

PREMISES INFORMATION

A. Year Built: _____

B. Construction: Frame Joisted Masonry Masonry Non-Combustible
 Non-Combustible Fire Resistive Modified Fire Resistive

C. County Where Located: _____

D. Year of Updates: Heating: _____ Roof: _____ Electrical: _____
Plumbing: _____

E. Sprinklered: Yes No

F. Is your premises located in a Coastal Area as defined below? Yes No

If "Yes", Miles From Coast? _____

* Coastal Area is Defined as any location in Florida or any location within 20 miles of the coast from the following States: AL, MS, LA, TX, GA, SC, NC, & NJ

G. Fire/Smoke Alarm: Local Police Central Station None

H. No. of Stories: _____ Sq. Footage: _____ Sq. Footage Open to Public: _____

- Do you occupy the entire building? Yes No

- Who are the other building occupants? _____

- Do you own the building? Yes No

- Do you lease space to others? Yes No

UNDERWRITING INFORMATION

A. Nature of Business Based On:

Retail Sales: _____ % Pawnbroking: _____ % Other: _____ %

Describe "Other": _____

Describe items Taken into Pawn: _____

B. Gross Sales: \$ _____ Net Income: \$ _____

Total Payroll: \$ _____ Interest from Pawn: \$ _____

C. How long have you conducted business at this location? _____ Elsewhere?: _____

D. Normal Business Hours: _____ To: _____

E. Minimum Number of Employees on Premises at Any One Time: _____

Number Full-Time: _____ Number Part-Time: _____

F. Where are Firearms Kept On-Premises and Under Whose Control?: _____

Describe Training Provided to Individuals handling Firearms: _____

G. If Ammunition or Gun Powder is Sold, how is it Stored?: _____

H. Do You Offer Any Sort of Guarantee or Warranty?: Yes No
If "Yes", Attach Copy to this Application.

I. Do You Restore, Repair, Service, or Refinish any Inventory?: Yes No
If "Yes", Describe: _____

J. How Do You Establish the Value of Any Item?: _____

K. Please Describe Your Employee Hiring Practices: _____

Are You Bonded? Yes No Are Your Employees?: Yes No

L. Percent Charged on Loans: _____ %

M. How is Stock Inventory Kept?: _____

N. How Often are Inventory Records Updated?: _____

O. Have You Changed any of Your Security Devices or Procedures in the Last 12 Months?: Yes No
 If "Yes", Explain: _____

PRIOR CARRIER/LOSS INFORMATION

A. Who is Your Present Ins. Carrier?: _____

Who Was Your Prev. Ins. Carrier?: _____

B. Losses: Attach a Statement Describing All Losses (Insured or Uninsured) During the Last 5 Years.
 Please Include Name of Prior Carriers and Effective Dates of Coverage: _____

C. Has Any Insurer Ever Cancelled or Refused to Issue or Continue Any Insurance for You?: Yes No
If "Yes", Please Attach Statement Covering Details: _____

PREMISES PROTECTION (CHECK ALL THAT APPLY)

- A. Burglar Alarm:** None Local Police Connected Central Station
- Contacts On:** All Doors All Windows Floors Ceiling
- All Walls Battery Back-Up Infrared Motion Detectors
- Audio Monitor Digital Line Radio Transmitter Multiplex Line
- Direct Wire Line Cellular DSL Satellite
- Video Recording Bars on Windows

Maximum Response Time: _____ Name of Monitoring Co.: _____
 Installation Date: _____

- B. Hold-Up Alarm:** None Local Police Connected Central Station
- # of Signal Buttons:** _____ **Max. Response Time:** _____
- Name of Monitoring Co.:** _____
- Installation Date:** _____

- C. Safe/Vault:** **Number of Safes or Vaults:** _____
- Describe Each Safe or Vault:**

Safe #	Manufacturer	UL Certificate #	Type Safe (i.e. TRTL-30)	Timelock Y/N	Relock Y/N
1	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

- D. Safe Alarm:** None Local Police Connected Central Station
- Maximum Response Time:** _____ **Installation Date:** _____

- Extent of Protection:** Motion Detector Vibration Detector Proximity Detector Door Contact
- Digital Line Battery Back-Up Direct Wire Line Multiplex Line
- Radio Transmitter Satellite Cellular Back-Up DSL

Name of Monitoring Co.: _____

IF ADDITIONAL OPTIONAL COVERAGES ARE REQUIRED, PLEASE COMPLETE THE FOLLOWING:		
Optional Coverages required must be indicated by an "X"	Limits	
<input type="checkbox"/> Money & Securities - On/Off Premises:	<input type="checkbox"/> \$5,000/\$2,000 or <input type="checkbox"/> \$10,000/\$2,000 or	
	<input type="checkbox"/> Other:	<input type="text"/>
Average Value of Money & Securities On-Premises:	\$	<input type="text"/>
# of Bank Deposits per Day:		<input type="text"/>
Average Value of Deposits:	\$	<input type="text"/>
Means of Transporting Money & Securities:		<input type="text"/>
<input type="checkbox"/> Building Code Ordinance:		\$ <input type="text"/>
<input type="checkbox"/> Computer Equipment:	Hardware:	\$ <input type="text"/>
Deductible: \$ 250.00	Software:	\$ <input type="text"/>
	In Transit:	\$ <input type="text"/>
<input type="checkbox"/> Replacement Cost Glass:		\$ <input type="text"/>
<input type="checkbox"/> Signs:		\$ <input type="text"/>
<input type="checkbox"/> Valuable Papers (\$25,000 Limit Included in Policy):		\$ <input type="text"/>
<input type="checkbox"/> Increased Fire Legal Liability to \$100,000		
<input type="checkbox"/> Property Off-Premises:		\$ <input type="text"/>
<input type="checkbox"/> Local Travel # of Days per Year:	<input type="text"/>	
<input type="checkbox"/> Non-Local Travel # of Days per Year:	<input type="text"/>	
<input type="checkbox"/> Merchandise in Custody of Another Dealer in Trade:		\$ <input type="text"/>
<input type="checkbox"/> Loss of Business Income Per Loss Aggregate:	Total Per Loss Aggregate Limit:	\$ <input type="text"/>
<u>Actual Loss Sustained Up to 12 Consecutive Months</u>		
<u>Subject to a maximum of the per-loss Aggregate Limit</u>		
<input type="checkbox"/> Windstorm Deductible:		% <input type="text"/>
<input type="checkbox"/> Employee Dishonesty:		\$ <input type="text"/>
<input type="checkbox"/> Shipments (Guns & Jewelry):		
Registered Mail:		\$ <input type="text"/>
Armored Carrier:		\$ <input type="text"/>
Merchants Parcel:		\$ <input type="text"/>
<input type="checkbox"/> Stop Gap Employer's Liability Coverage: *		\$ <input type="text"/>
* Only available in North Dakota, Ohio, Washington, and Wyoming.		
<input type="checkbox"/> Property Coverage for Vehicles Subject to Motor Vehicle Registration: **		\$ <input type="text"/>
** When vehicle coverage is required, it is subject to vehicles being kept in a locked fenced-in area or garage.		
<input type="checkbox"/> Show Windows (Guns & Jewelry): ***		
Open/Protected:		\$ <input type="text"/>
Closed/Protected:		\$ <input type="text"/>
Open/Unprotected:		\$ <input type="text"/>
Closed/Unprotected:		\$ <input type="text"/>
<input type="checkbox"/> Accounts Receivable (\$25,000 Limit Included in Policy):		\$ <input type="text"/>
***THIS COVERAGE APPLIES TO ITEMS IN SHOW WINDOWS WHILE BUSINESS IS OPEN/CLOSED. WINDOWS ARE CONSIDERED PROTECTED ONLY WHEN THE MERCHANDISE IS DISPLAYED BEHIND SWINGING PLATE GLASS, BEHIND METAL BARS OR GRILLES ENTIRELY ACROSS THE WINDOW OR BEHIND SHATTER-PROOF GLASS		

Property Insured When Premises are Closed:

- While the Business is Closed, Stock Consisting of Firearms and Jewelry will be Stored as Follows:

<input type="text"/> % of Guns and Jewelry will be kept in Safe #1 above.	<input type="text"/> % of Guns and Jewelry will be kept in Safe #4 above.
<input type="text"/> % of Guns and Jewelry will be kept in Safe #2 above.	<input type="text"/> % of Guns and Jewelry will be kept in Safe #5 above.
<input type="text"/> % of Guns and Jewelry will be kept in Safe #3 above.	<input type="text"/> % of Guns and Jewelry will be kept in Safe #6 above.
<input type="text"/> % of Guns and Jewelry will be kept On-Premises - not in Safe or Vault.	
<input type="text"/> % of Guns and Jewelry will be kept Off-Premises.	Describe: <input type="text"/>
- Dollar Amount Left Out-of-Safe When Business is Closed:	\$ <input type="text"/>
<input type="text"/> % Total of All Guns and Jewelry.	

SETTLEMENT OPTION FOR STOCK (Check all that apply)

	<u>Cost Plus Accrued Interest</u>	<u>Replacement Cost</u>	<u>2XPawn</u>	<u>3XPawn</u>
Pawned Guns & Jewelry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Owned Guns & Jewelry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pawned Other Stock	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Owned Other Stock	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please provide any additional information you feel may assist the company in evaluating your business:

Loss Payee:
 Additional Insured:
 Additional Insured:

LIMITS OF INSURANCE

COVERAGE	LIMITS DESIRED	<input type="checkbox"/> Actual Cash Value	<input type="checkbox"/> Replacement Cost
Building	\$ <input type="text"/>	Deductibles	
Business Furniture & Fixtures (Including Tenants Improvements & Betterments, Office Contents, Items Other Than Inventory - Pledged & Unpledged) * See Below	\$ <input type="text"/>	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$2,500
		<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$10,000
		<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$25,000
Pledged Items- Guns & Jewelry	\$ <input type="text"/>	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$2,500
Unpledged Items - Guns & Jewelry	\$ <input type="text"/>	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$10,000
		<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$25,000
		<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$2,500
Pledged Items- Other Than Guns & Jewelry	\$ <input type="text"/>	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$10,000
		<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$25,000
		<input type="checkbox"/> \$300,000	<input type="checkbox"/> \$500,000
General Liability			
Hired & Non-Owned Auto Liability	<input type="checkbox"/> \$300,000 <input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000		
Products Liability for Guns & Ammunition	<input type="checkbox"/> \$100,000 <input type="checkbox"/> \$300,000		
Employment Practices Liability	<input type="checkbox"/> \$100,000 <input type="checkbox"/> \$300,000 <input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000		
Have you maintained continuous coverage in respect of EPLI?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If "Yes", please state previous Carrier: <input type="text"/> Retro Date: <input type="text"/>			
Cyber Liability	<input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000		
Have you maintained continuous coverage in respect of Cyber Liability?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If "Yes", please state previous Carrier: <input type="text"/> Retro Date: <input type="text"/>			
**Excess Liability	<input type="checkbox"/> \$1,000,000	Include Hired Non Owned for Excess? <input type="checkbox"/> Yes <input type="checkbox"/> No	

* Buildings and Business Furniture & Fixtures are Subject to 80% Co-Insurance.

** Excess Liability Does not extend over Products Liability for Guns & Ammunition, Employment Practices Liability or Cyber Liability.

- A) AN INSPECTION OF THE PREMISES WILL BE DONE WITHIN THE FIRST 30-60 DAYS OF THE POLICY TERM. THIS INSPECTION WILL BE ADMINISTERED BY A PROFESSIONAL SERVICE ON BEHALF OF INSURERS. AN APPOINTMENT WILL BE SCHEDULED WITH THE INSURED AT THEIR CONVENIENCE.**
- B) SIGNING THIS APPLICATION DOES NOT BIND THE INSURER OR APPLICANT FOR INSURANCE COVERAGES; HOWEVER, THE APPLICATION MUST BE SIGNED BY THE APPLICANT IN ORDER FOR COVERAGE TO EVENTUALLY BE BOUND.**
- C) IN THE EVENT A POLICY IS ISSUED BY THE INSURER BASED ON THIS APPLICATION, THIS APPLICATION SHALL BECOME PART OF THE POLICY. INCLUDED IN THE POLICY IS AN AGREEMENT THAT THE APPLICANT WILL MAINTAIN THE SECURITY AT THEIR PREMISES AS INDICATED IN THIS APPLICATION. IN THE EVENT THIS PROTECTION IS NOT MAINTAINED AND A LOSS OCCURS, COVERAGE MAY NOT BE PROVIDED.**
- D) IT IS AGREED THAT THIS APPLICATION SHALL CONSTITUTE A MATERIAL REPRESENTATION BY THE APPLICANT AND SHALL BE INCORPORATED INTO AND BECOME PART OF THE POLICY SHOULD A POLICY BE ISSUED.**
- E) I HAVE READ THE ABOVE AND AGREE THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF, IT REPRESENTS A TRUE AND COMPLETE STATEMENT.**

SIGNATURE: _____ **DATE:** _____

PRINT NAME: _____

TITLE: _____