

Fine Art & Collectibles Application for Insurance

Applicant Details:

Name: _____

Address: _____

City/State/Zip: _____

Additional Addresses where Property is located:

| | Street | City | State | Zip |
|----|--------|------|-------|-----|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |
| 4. | | | | |

Date of Birth Insured 1: _____

Date of Birth Insured 2: _____

Collections:

Values

| | Location 1 | Location 2 | Location 3 | Location 4 |
|---------------------|------------|------------|------------|------------|
| Fine Art | \$ | \$ | \$ | \$ |
| Jewelry | \$ | \$ | \$ | \$ |
| Stamps | \$ | \$ | \$ | \$ |
| Coins | \$ | \$ | \$ | \$ |
| Silverware | \$ | \$ | \$ | \$ |
| Furs | \$ | \$ | \$ | \$ |
| Musical Instruments | \$ | \$ | \$ | \$ |
| Wine | \$ | \$ | \$ | \$ |
| Other Collectibles | \$ | \$ | \$ | \$ |

Collections Appraisal Requirements: Please attach a list of the objects to be insured including most recent appraisals available for any fine art items valued >\$250,000 and any jewelry items valued >\$50K

Is a duplicate inventory record maintained off-premises? _____

Are any objects displayed outside? _____

Who is responsible for framing/hanging artwork? _____

Are all shipments made by a professional fine art packer/shipper? _____

Construction:

Home Value
 Type of Property
 Construction
 Year Built*
 # Stories
 Any objects located in basement?

| Location 1 | Location 2 | Location 3 | Location 4 |
|------------|------------|------------|------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

***If built before 1950 Please list year of building improvements:**

Wiring (year)
 Roofing (year)
 Plumbing (year)
 HVAC (year)

| Location 1 | Location 2 | Location 3 | Location 4 |
|------------|------------|------------|------------|
| | | | |
| | | | |
| | | | |
| | | | |

Fire Protection:

Is the entire structure protected by a central station fire and/or smoke detection/alarm system?
 Is there an automatic sprinkler system on premises?

| Location 1 | Location 2 | Location 3 | Location 4 |
|--|--|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Premises Security:

Do you have a central station burglar alarm system in operation throughout the home?
 If so, please submit alarm certificate prior to binding
 Are premises unoccupied for more than three months at a time? If yes, please provide details: _____

 Is there a full-time or part-time caretaker at any residences?
 Is there a permanently installed backup generator for the entire home?

| Location 1 | Location 2 | Location 3 | Location 4 |
|--|--|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
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Safes/Vaults (Jewelry Coverage):

Do you have a U.L. rated safe?

Does anyone other than the applicants have codes/key to the safe? If yes, please provide details _____

Is the Home Safe connected to burglar alarm above?

Do you keep the jewelry to be covered in the safe at all times when not being worn?

Do you regularly have jewelry checked by a jeweler to ensure all mountings are in good repair?

| Location 1 | Location 2 | Location 3 | Location 4 |
|--|--|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
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California Only:

If property built before 1952:

Is Building retrofitted in accordance with CA building codes?

What is Brush clearance? (Vertical Ft):

Are objects secured with the following:

Earthquake hooks

Museum wax

| Location 1 | Location 2 | Location 3 | Location 4 |
|--|--|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
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| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Florida Only:

Are premises fitted with any of the following:

Storm shutters

Hurricane Glass

Roof clips

| Location 1 | Location 2 | Location 3 | Location 4 |
|--|--|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Insurance History:

Has applicant sustained any losses during the past five years? _____

Has any insurance ever been canceled or non-renewed? _____

Do you currently have insurance? _____

Current carrier: _____

Renewal date: _____

Producer Information:

How long have you known applicant? _____

Do you handle any other lines of insurance for the applicant? _____

If yes, please provide details: _____

Contact:

Please submit completed applications directly to your underwriter or to art@berkleyassetpro.com.

Disclosures:

ALASKA

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

ARIZONA

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

ARKANSAS

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.

CALIFORNIA

For your protection, California law requires that you be made aware of the following: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO

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 a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

DISTRICT OF COLUMBIA

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.

HAWAII

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.

IDAHO

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.

INDIANA

Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

LOUISIANA

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.

MAINE

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.

MINNESOTA

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

NEW HAMPSHIRE

Any person who, with a 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.

NEW MEXICO

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.

NEW YORK

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.

OHIO

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.

OKLAHOMA

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.

OREGON

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.

PENNSYLVANIA

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.

TENNESSEE

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.

VIRGINIA

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.

WASHINGTON

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.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage ordered by any insurer is subject to the actual terms and conditions of the policies as issued. Certain coverages may be provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation through licensed surplus lines brokers. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Berkley Asset Protection Underwriting Managers is pleased to write on behalf of three W. R. Berkley Corporation member companies for domestic risks, utilizing StarNet Insurance Company and Great Divide Insurance Company on an admitted basis and Gemini Insurance Company on a non-admitted basis.