

Loc. #: \_\_\_\_\_ of \_\_\_\_\_

1. First Named Insured \_\_\_\_\_  
The first Named Insured is responsible for premium payment, cancellation, and changes - refer to policy wording.

Type of Entity:  Corporation  Individual  Partnership  Other \_\_\_\_\_

2. Other Insured(s) \_\_\_\_\_

3. Mailing Address \_\_\_\_\_  
Street City County State ZIP Code

4. Effective Date Desired \_\_\_\_\_

5. Contact Name \_\_\_\_\_ Phone No. \_\_\_\_\_ FAX No. \_\_\_\_\_

6. Years In Business \_\_\_\_\_ If less than 3 years, explain experience. \_\_\_\_\_

7. **PRIOR INSURANCE CARRIER AND LOSS HISTORY (WHETHER COVERED BY INSURANCE OR NOT) FOR THE PAST THREE YEARS**

Year	Carrier/Policy Number/Premium	Coverage	# of Losses	Amount	Description of Losses (use separate sheet if necessary)

Missouri Applicants: **DO NOT** answer this question.  
 Has insurance of this type been cancelled, refused, or nonrenewal by any company during the past 3 years?  
 No  Yes - Is yes, give name of company, date, and reason.

8. Mortgage \_\_\_\_\_  
Name Address

9. Description and Location of Structure \_\_\_\_\_

### LIMITS

#### Property Limits

- Building  ACV  RC \$ \_\_\_\_\_
- Business Income:  1/3  1/4  1/6 \$ \_\_\_\_\_
- Business Personal Property \$ \_\_\_\_\_
- Tenant's Improvements \$ \_\_\_\_\_
- Pledged Items other than Firearms & Jewelry \$ \_\_\_\_\_
- Unpledged other than Firearms & Jewelry \$ \_\_\_\_\_
- Pledged Items - Firearms & Jewelry \$ \_\_\_\_\_
- Unpledged Items - Firearms & Jewelry \$ \_\_\_\_\_

#### Deductibles

- Property:  \$500  \$1,000  \$2,500  Other \_\_\_\_\_  
 Block:  \$1,000  \$2,500  Other \_\_\_\_\_

#### General Liability Limits

- \$300,000  \$500,000  \$1,000,000
- Fire Damage Legal Liability \$ 100,000
- Medical Payments \$ 5,000
- Firearms Products Liability  \$100,000  \$300,000
- Hired and Non-owned Auto Liability

#### Optional Coverages

- Business Computer: Hardware \$ \_\_\_\_\_  
 Software \$ \_\_\_\_\_  
 In Transit \$ \_\_\_\_\_
- Money & Securities  \$5,000/\$2,000  
 \$10,000/\$2,000

#### Optional Coverages - continued

- Interior Glass - RC - Total Sq. Footage \_\_\_\_\_  
 Basement/Ground Level  All Floors
- Exterior Glass - RC - Total Sq. Footage \_\_\_\_\_  
 Basement/Ground Level  All Floors
- Show Windows: Open/Protected \$ \_\_\_\_\_  
 Open/Unprotected \$ \_\_\_\_\_  
 Closed/Protected \$ \_\_\_\_\_  
 Closed/Unprotected \$ \_\_\_\_\_
- Signs \$ \_\_\_\_\_
- Accounts Receivable \$ \_\_\_\_\_
- Valuable Papers \$ \_\_\_\_\_
- Shipments: Registered Mail \$ \_\_\_\_\_  
 # of shipments Merchants Parcel \$ \_\_\_\_\_  
 per year \_\_\_\_\_ Armored Carrier \$ \_\_\_\_\_
- Memorandum (Memoing) \$ \_\_\_\_\_
- Property off premises \$ \_\_\_\_\_
- Mechanical Breakdown \$ \_\_\_\_\_
- Ordinance or Law \$ \_\_\_\_\_
- Garagekeepers Legal Liability \$ \_\_\_\_\_  
 (Supplemental Information Required)
- Peak Season Coverage \$ \_\_\_\_\_  
 From \_\_\_\_\_ to \_\_\_\_\_

UNDERWRITING INFORMATION

General Section

- 1. Nature of business: %Pawnbroking % Other
Describe 'Other'
Describe items taken in pawn
Check any operations which apply: Auto Pawn Title Pawn Check Cashing Rent-to-own
2. List key management personnel (names, ages, job descriptions, length of employment, percent of ownership).
3. Are you bonded? Are your employees bonded?
4. Describe your employee hiring procedures.
5. Gross sales \$ Interest from pawns \$ Total payroll \$ Gun Sales \$
6. List state and/or National Association Pawnbroker memberships.
7. Business hours: From to
8. Minimum number of employees/owners on the premises at any time Total employees
9. Has your license been suspended or revoked within the past 5 years?
10. Has any employee or owner ever had any prior convictions for illegal activities?
11. Where are firearms kept on premises and under whose control?
a. Firearms are: Cabled Locked Stored in Locked Cases Other Safeguards
b. Describe training provided to individuals handling firearms.
12. Have any of your operations been sold, acquired, or discontinued in the last 5 years?
13. Are parking facilities in common areas free from defects and adequately lighted?
14. Do you sponsor sporting or social events (e.g., a city softball team)?
15. Are products of others sold or re-packaged under your own label?

Property Section

- 1. Year building built
2. Year of updates: Heating Roof Electrical Plumbing
3. Protection Class
4. Number of stories Area (Sq. Ft.) of building Sq. Ft. Open to Public
5. Construction: Frame Brick Veneer Fire Resistive Metal Clad Masonry Other
6. Is building sprinklered?
7. Fire/Smoke alarm: None Local Police Central Station
8. Do you own the building? Do you lease space to others?
9. Are there any other occupancies in the building?
If yes, what occupancies?
10. Are there any adjacent exposures? If yes, list.
11. Do you restore, repair, service or refinish any inventory?
If yes, describe.
12. If ammunition or gun powder is sold, how is it stored?
13. How are the value of items established (Blue Book, Orion Book, other listing, etc.)?
14. How were property values determined for pledged items?
Loan value plus interest Market value Other
15. How were property values determined for unpledged items?
Cost Market value Other
16. How is stock inventory kept: Computer Printout Manual
17. Frequency of inventory updates
18. Where are data/media and records stored when not in use (safes, vault, computer room, etc.)?
19. Is key data duplicated and stored elsewhere? Location

**PREMISES PROTECTION (Check All That Apply)**

1. **Burglar Alarm:**    None    Local (rings at premises)    Police Connected    Central Station
2. Extent of Protection - Contacts On:    All Doors    All Windows    Floor    Ceiling  
 All Walls    Battery Backup    Infrared    Motion Detectors    Audio Monitor  
 Digital Line    Radio Transmitter    Direct Wire Line    Multiplex Line  
 Dedicated Circuit Connector   Premises Line Security:    Cellular Backup    Other \_\_\_\_\_
3. Maximum Response Time \_\_\_\_\_ Monitoring Company \_\_\_\_\_ Install Date \_\_\_\_\_
4. **Hold Up Alarm:**    None    Local    Police Connected    Central Station   # of signal buttons \_\_\_\_\_
5. Maximum Response Time \_\_\_\_\_ Monitoring Company \_\_\_\_\_ Install Date \_\_\_\_\_
6. **Safe/Vault:** Number of Safes/Vaults \_\_\_\_\_ Describe Each:

Safe #	Manufacturer	UL#	Type (i.e. - TRTL-30)	Timelock	Relock	Alarm
1				Y N	Y N	Y N
2				Y N	Y N	Y N
3				Y N	Y N	Y N
4				Y N	Y N	Y N
<b>Safe/Vault - Other than UL rated</b>						
	Thickness of walls:	Thickness of doors:	Construction of walls:	Alarm		
1				Y N		
2				Y N		
3				Y N		
4				Y N		

7. **Safe/Vault Alarm:**    None    Local    Police Connected    Central Station    Motion Detectors only
8. Extent of Protection:    Door Contact    Safe Wall Contact    Battery Backup    Digital Line  
 Radio Transmitter    Direct Wire Line    Multiplex Line    Dedicated Circuit Connector
9. Maximum Response Time \_\_\_\_\_ Monitoring Company \_\_\_\_\_ Install Date \_\_\_\_\_
10. **Other Security Protection:**    Guard on Premises    Armed    Guard Dogs    Bullet Proof Glass  
 Bars on Windows    Roll-Down Gate    Surveillance Camera with Recorder  
 Surveillance Camera without Recorder    Other \_\_\_\_\_

**\*\*REPRESENTATIONS AS TO PROPERTY INSURED WHEN PREMISES ARE CLOSED:**

While the business is closed, stock consisting of firearms and jewelry will be stored as follows:

- \_\_\_\_\_ % of **Firearms and Jewelry** will be kept in Safe #1 above
- \_\_\_\_\_ % of **Firearms and Jewelry** will be kept in Safe #2 above
- \_\_\_\_\_ % of **Firearms and Jewelry** will be kept in Safe #3 above
- \_\_\_\_\_ % of **Firearms and Jewelry** will be kept on premises not in safe or vault
- \_\_\_\_\_ % of **Firearms and Jewelry** will be kept off premises - describe:
- \_\_\_\_\_ **TOTAL ALL FIREARMS AND JEWELRY (must total 100%)**

**The Following Items Must Accompany This Application And/Or Will Be Required At Time Of Binding:**

- A copy of the pawn ticket used
- A copy of all Safe and Alarm Certificates of Grading and U.L. Certification - these items are needed for every safe and alarm listed

**Attach the above listed items.**

In the event a policy is issued by the company based on this application, this application shall become a part of the policy and shall constitute a representation. Included in the policy is an agreement that I will maintain the security and safeguards at my premises as I have indicated in this application. In the event the protection is not maintained and a loss occurs, coverage may not be provided. I have read the above and agree that to the best of my knowledge and belief it represents a true and complete statement.

Signing this application does not bind the insurer or insured for insurance coverages. The application must be signed for coverage to be bound.

I DECLARE THAT THE STATEMENTS MADE IN THIS APPLICATION ARE COMPLETE AND TRUE.

Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an Insured, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud and subject to fines and/or imprisonment.

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Signature of Applicant	Title	Date
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Signature of Producing Agent	Date
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Agent Name and Address	Phone Number
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