

Scheduled Personal Property Coverage Application

Please read *Coverage for Jewelry, Silverware or Furs* before completing this application.

Name and Address

Policy or Reference Number

Home Telephone _____ Work Telephone _____

To apply for this coverage, you must:

- ◆ Obtain an appraisal of each item. Be sure to follow the **Appraisal Requirements** found in the back of this packet.
- ◆ Take a photograph of each item.
- ◆ Make a photocopy of your original purchase receipt for each item, if possible.
- ◆ Print and sign a completed copy of this application. You may answer the questions on the computer before printing the form or, if you wish, print the blank form and then write the information by hand.
- ◆ Mail all of the above to:

Property Insurance Department
New Jersey Manufacturers Insurance Company
301 Sullivan Way
P.O. Box 728
West Trenton, NJ 08628-0728

Members of Household

	Name	Date of Birth (mm/dd/yyyy)	Occupation
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____

If the person who received the appraisal is not listed above, please provide:

Name _____ Date of Birth (mm/dd/yyyy) _____

Relationship to Applicant _____

APPRAISAL REQUIREMENTS

An appraisal completed *within the last year meeting the following requirements must accompany each Scheduled Personal Property Coverage Application. Additional appraisals will also be requested every several years to make sure the scheduled items are insured to their current value. The appraisal must be from a jeweler located within the United States, its territories, or Puerto Rico.*

All appraisals require:

1. Date;
2. Name of the owner of the property;
3. Complete description of the article, including comment on the quality;
4. Appraised value, not including tax; and
5. Signature, name, address and qualifications/credentials of appraiser.

The following should also be included with the appraisal as appropriate:

Fur - Type of article, lining, collar, sleeves, style, color, length and sweep; kind and quality of fur.

Silverware - Manufacturer and design; number of settings and/or pieces.

Jewelry - Manufacturer's name and model for watches and similar articles; weight, shape, cut, clarity and color of fine stones (see below); description of mounting, pin, bracelet, etc. *Loose gems are not eligible for coverage.*

STONE CHARACTERISTICS

Weight

Measured in carat (ct.) fractions, points (pts.), or millimeters (mm).

Example:

1 pt.	=	.01 ct.	=	1.0 mm
25 pts.	=	.25 ct.	=	4.1 mm
50 pts.	=	.50 ct.	=	5.25 mm
75 pts.	=	.75 ct.	=	5.75 mm
100 pts.	=	1.00 ct.	=	6.5 mm

Shape

The eight most popular shapes available are illustrated below:



Round



Marquise



Emerald



Pear



Oval



Heart



Square



Baguette

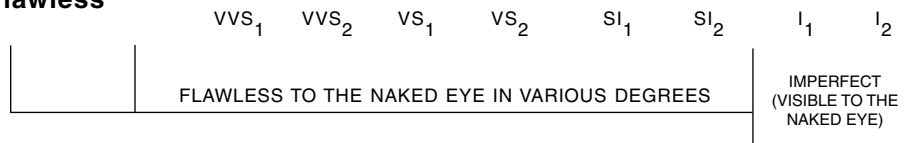
Color

Color is most often described by either an AGS (American Gem Society) or GIA (Gemological Institute of America) grading. The AGS grading ranges from '0' to '10.' In contrast, the GIA uses an alphabetic scale from 'D' to 'Z.' The best gradings are designated by either a '0' or a 'D.'

Clarity

The degree of imperfection of a stone is usually measured by GIA grading as shown in the scale below.

Flawless



Cut

The cut indicates how well the stone reflects light and may range from ideal to too shallow.