



MALL OWNER

P.O. Box 4389
Davidson, NC 28036

800-287-7127
FAX: 704-895-0230

www.acna.us

Antiques & Collectibles National Association

The Antiques and Collectibles National Association was established in 1991 to provide benefits and a trade association to represent dealers. Today ACNA is the largest dealer association in the country with thousands of members in all 50 states.

MEMBER BENEFITS

Insurance Programs including Property,
Liability for Shop Owners, Mall Owners,
Mall Dealers, Show Dealers, Show
Promoters, and Collectors

Quarterly Newsletter

Certificate of Membership

Merchant Services:

Discounted Rates For Credit/Debit
Card Processing and Check
Guaranties - Cards include VISA,
MasterCard, Discover, and American
Express

Sell on line through GoAntiques.com

Educational Seminars and Programs

Use of the ACNA Logo

Discount on Home Study program through
Asheford Institute of Antiques

Health program through America's Business
Benefit Association

Access to shipandinsure.com

Discounts on Products and Services:

Trade Advertising, Shipping, Travel,
Dealer Supplies, Security, & More...

HOW TO JOIN

Complete the Membership Form.

Make your check for \$50 payable to ACNA

Mail to: ACNA
PO Box 4389
Davidson, NC 28036

Or Fax to: 704-895-0230

Questions?? Call us at 1-800-287-7127

MALL OWNER MEMBERSHIP FORM

Business Name _____

Your Name _____

Spouse/Partner _____

Mailing Address _____

City _____ State _____ Zip _____

Business# _____

Fax# _____

E-Mail _____

Web Address _____

How did you hear about us? _____

CREDIT CARD AUTHORIZATION

Visa Mastercard Discover

Card # _____

Expiration Date _____

Amount: Dues \$ _____

Last three digits on back of card _____

Card Billing Address: _____

Signature _____

LIABILITY RATES

Premium based on number of dealers.

# of Dealers	Annual Premium
1 to 100	\$270.00
101 to 200	\$415.00
201 to 300	\$565.00
301 to 400	\$705.00
401 to 500	\$855.00
Over 500	\$915.00

Rates are per Mall Location and include Surplus Tax & Policy Fee

- Add \$52.50 for each space (not booths) you rent to others: offices, apartments, food areas, etc. (Lessors Risk).
- Add \$210.00 for auctions
- Add \$105.00 for a snack bar you operate.
- Add \$210.00 for a restaurant you operate.
- Add \$26.25 for each additional insured
- Add \$52.50 for a warehouse
- Add \$26.25 for each show you do over 4 or \$105 for unlimited shows

OPTIONAL LIABILITY COVERAGE

- Dealers may be added to your policy on a blanket basis as additional insured – Annual Rate of \$10.50 per dealer (all or none – not adjusted during the policy term)
- Add \$52.50 to increase aggregate to \$2 million

LIABILITY INSURANCE

LIMITS

\$1,000,000 Limit Each Occurrence
 \$1,000,000 General Aggregate Policy Limit
 \$1,000,000 Product Liability Limit
 \$1,000,000 Personal & Advertising Liability Limit
 \$50,000 Damage to Premises Rented to You
 \$5,000 Medical Payments

COVERS

- Your mall premises & all your business operations
- Product Liability for the merchandise you sell
- Personal Injury Liability such as libel, slander, false arrest, and false advertising.
- Employees Included as Additional Insured

HOW TO GET INSURED

1. Complete and mail in the **ACNA** membership form. **THIS IS REQUIRED.**
2. Complete the insurance application, make sure you sign & date the application.
3. Complete the premium section & mail your check or completed credit card authorization along with the application to:

**Association Insurance Administrators
 P.O. Box 4389
 Davidson, NC 28036**

Fax to: 704-895-0230
 Questions? CALL 800-287-7127

PROPERTY INSURANCE

- Covers your property including inventory you own, furniture, fixtures, equipment and improvements and betterments if you rent.
- Covers your property for collision, theft and vehicle overturn while in transit.
- Shipping coverage up to \$5000 per occurrence.
- Covers consigned property in your care & custody.
- (Excluding dealer inventory in rental booths and showcases)
- Deductibles starting at \$250. A wind deductible is required in FL and other coastal areas.
- Coverage includes fire, lightning, windstorm, burglary, robbery, accidental breakage, and vandalism.
- *Does not cover mysterious disappearance (shoplifting) or flood. Earthquake can be added in CA & WA.*
- Per item limit \$5,000—can be increased to \$10,000 for an additional premium

Use the chart below to find the annual rate for the coverage limit you need.

Amount of Coverage	Annual Premium	Amount of Coverage	Annual Premium
\$10,000	\$158	\$35,000	\$448
15,000	217	40,000	505
20,000	274	45,000	563
25,000	332	50,000	621
30,000	390	OVER 50,000	CALL US

Rates Include Surplus Taxes & Policy Fee

OPTIONAL PROPERTY COVERAGE

- **LOSS OF INCOME** – Coverage may be provided for loss of profit and continuing expenses should your business be interrupted by an insured peril. \$6.30 per \$1000 of coverage.
- **EXTERIOR GLASS** – Exterior glass coverage may be provided on non-owned buildings. \$.265 per square foot of glass. A schedule of your glass will be required.
- **OUTDOOR SIGNS** – Coverage for outdoor signs on or off premises. \$2.10 per \$100 of coverage.

COMPUTING YOUR PREMIUM

Liability - (A) _____
 Liability Options (B) _____
 Business Personal Property (C) _____
 BPP Options (D) _____
 Building Coverage (E) _____
TOTAL PREMIUM \$ _____

Most dealers do not have business liability coverage and their homeowners will not cover business pursuits, which means their personal assets can be at risk. If a dealer is involved in a claim or named in a lawsuit because someone is injured in their booth, or an item purchased from the dealer causes damage, your mall's standard liability policy will not cover or defend the dealer because the dealer is not an insured under the policy. **ACNA's** policy is designed for antique malls so that dealers can be added to the policy on a blanket basis at a very low cost. You can pass on the cost to the dealers or make this a great "added value" benefit to provide your dealers.

Mall Owner
APPLICATION FOR INSURANCE

Check INVENTORY LIABILITY BUILDING

1. Your Name _____
2. Business Name _____
Business Type: Sole Proprietor Partnership Corporation LLC Other _____
3. Mailing Address _____
City _____ County _____ St _____ Zip _____
4. Business Phone _____ 5. Fax# _____ 6. Years In Business _____

7. How many dealers are in your mall? _____ Number of showcase only dealers? _____

8. Inventory Location: **(This section must be completed)**

Primary Location: _____ Type* _____ Values(Cost) _____
Loc.#2 _____ Type* _____ Values(Cost) _____
Loc.#3 _____ Type* _____ Values(Cost) _____

More Locations, attach separate sheet.

*Type= Shop, Mall, Home, Storage, etc.

Location	Construction	# of fire ext.	Fire Alarm	Burglary Alarm	Sprinkler	Year Built	Year Updated	Describe Other Security
Loc#1	<input type="checkbox"/> Frame <input type="checkbox"/> Masonry <input type="checkbox"/> Steel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____
Loc#2	<input type="checkbox"/> Frame <input type="checkbox"/> Masonry <input type="checkbox"/> Steel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____
Loc#3	<input type="checkbox"/> Frame <input type="checkbox"/> Masonry <input type="checkbox"/> Steel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____

9. What percent of your income is from repair and restoration? _____%
10. If coastal, what is the distance to water from your primary inventory location?
 Less than 1 mile 1 to 5 miles 5 to 10 miles Over 10 miles
11. Are there any nearby rivers or streams that could pose a flood threat? Yes No
12. Do you do shows? Yes No-If yes, how many annually? _____ How many mall booths are you in? _____
13. Are all rises and falls in elevations and steps on your premises clearly marked? Yes No
14. Do you keep inventory records on all items? Yes No Are your records computerized? Yes No
15. In addition to your Antique Mall, do you rent space to any of the following and if so how many?
Food Service _____ Other Stores _____ Flea Market _____ Apartment _____ Auction _____ Storage _____ Other _____
16. In addition to your Antique Mall, do you own/operate any of the following and if so indicate receipts:
Food Service _____ Auction _____ Flea Market _____ Estate Sales _____ Other _____
17. If you do auctions, do you do anything other than antiques, collectibles & household furnishings? Yes No
18. What percentage of your inventory is the following: Jewelry _____% Coins _____% Guns _____%
Rugs _____% New Merchandise _____% Antiques _____% Collectibles _____%
19. Maximum Value of any one item: (Your Cost) \$ _____
20. Do you want to increase the per item limit to \$10,000 (additional premium)? Yes No (Min. \$50,000 Inventory coverage required)
21. What is the total Value of All Your Inventory Including Furniture, Fixtures & Equipment (Your Cost):\$ _____
22. Describe the merchandise in your mall _____
23. **Amount of Inventory** (Including Furniture, Fixtures & Equipment) **Insurance Requested: \$** _____
24. Have you ever filed for bankruptcy? YES NO
25. Have you had a Loss in the past 5 years? NO YES, if yes please complete the following:

DATE	AMOUNT	DESCRIPTION OF LOSS

26. HOW DID YOU HEAR ABOUT US? _____

Desired effective date: _____ **(Must be after date mailed and postmarked)**

I agree the answers given on this application are true and accurate and that this application does NOT constitute a binder. All questions must be answered before the application will be accepted. Coverage will begin after the application is received and approved. It is agreed and understood that coverage for fine jewelry is limited to \$2500 per claim. Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an insurer, 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. I agree that any intentional concealment of misrepresentation of a material fact concerning this insurance or the subject thereof may void any policy issued. I further understand and agree that the issuance of coverage is based on this application and that this application becomes a part of this policy.

Date _____ Signature _____ WEB

(SUPPLEMENTAL) MALL OWNER APPLICATION FOR INSURANCE

Business Name _____

Check the optional coverage you would like added to your policy.

OPTIONAL PROPERTY COVERAGES

- Increase Maximum per Item Limit to \$10,000
- Loss of Income (Pays for loss of profit and continuing expenses should your business be interrupted by an insured peril)
Amount of Coverage Desired \$ _____
Determine the amount of monthly profit and continuing expenses and multiply by 3, 6, or 12 months.
- Outdoor Signs Coverage: Amount of Coverage \$ _____
- Exterior Building Glass: Please provide a schedule of all glass to be covered including description and exact sizes (in inches).

OPTIONAL LIABILITY COVERAGES

- Increase Aggregate Limit of Liability to \$2,000,000
- Add Dealers on a Blanket Basis as Additional Insured
- Add liability for Warehouse
- Add liability for an Apartment or Store or Office or Other space rented to others by you.
How Many? _____ Describe _____
- Add the following as an additional Insured onto my policy.(i.e. landlord)
Name: _____
Address: _____ City _____ ST _____ ZIP _____

OPTIONAL BUILDING COVERAGE (One app for each Building) Please attach picture. (Available in Most States)

1. Address of Property _____
City _____ County _____ St _____ Zip _____
 2. Amount of Insurance Desired \$ _____ Deductible Desired \$ _____ (\$1000 Min.)
 3. Building is occupied as: _____
 4. Construction: Frame (wood) Masonry with wood joist Masonry with steel joist Steel Other _____
 5. Within City Limits: Yes No 6. Monitored Alarm System: Yes No 7. Sprinklered: Yes No
 8. Year Built: _____ Age of Wiring _____ Age of Roof _____ Age of Plumbing _____ Age of Heating _____
- ALL UPDATES MUST BE WITHIN THE PAST 20 YEARS**
9. Square Footage: _____ 10. Number of Stories: _____
 11. How close is the nearest fire department? _____ Nearest fire hydrant? Within 1000 ft over 1000 ft.
 12. If Coastal, what is the distance to water from this building?
 Less than 1500 ft. 1500 ft. to 1 mile 1 to 5 miles 5 to 10 miles Over 10 miles

13. Mortgagee: Name: _____
Address: _____
City, State, Zip: _____
Attention: _____ Loan#: _____

CREDIT CARD AUTHORIZATION VISA MASTERCARD DISCOVER

CARD # _____ EXPIRATION DATE _____

Last three digits on back of Credit Card _____

AMOUNT \$ _____ SIGNATURE _____

Billing Address for Credit Card: _____

WEB _____