ANTIQUE STORE SUPPLEMENTAL

Covers antique shops, antique malls, and vintage / collectibles dealers. Complete with ACORD 125, 126, and 140. Attach a current inventory valuation summary and a blank copy of the applicant's consignment or booth-dealer agreement.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA / STORE NAME | FEIN | YEARS IN BUSINESS

STORE ADDRESS | CITY / STATE / ZIP | WEBSITE / ONLINE STOREFRONT

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE | PHONE | EMAIL

SECONDHAND / PRECIOUS-METALS DEALER LICENSE NO. (IF REQUIRED) | ISSUING AGENCY

2 OPERATIONS

DESCRIPTION OF OPERATIONS (MERCHANDISE CATEGORIES, TYPICAL PRICE RANGE, STORE FORMAT)

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: owned inventory sales; consignment sales; booth / space rent from independent dealers; estate sales or buyouts at clients' homes; appraisal fees; restoration / refinishing / repair; online marketplace sales; antique show sales; other.

Store format (check all that apply):
☐ Single-owner shop ☐ Antique mall / co-op (independent dealers) ☐ Consignment shop ☐ Online-only / warehouse
☐ Show / flea-market circuit

SALES FLOOR SQ. FT. | NUMBER OF INDEPENDENT BOOTH DEALERS | YEAR BUILDING CONSTRUCTED | HOURS OF OPERATION

2-1 Does the applicant conduct estate sales, house clear-outs, or buyouts at clients' homes or other off-site locations? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the applicant deliver or pick up furniture or large items using its own staff or vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Does the applicant exhibit or sell at antique shows, markets, or other off-premises events? ☐ Yes ☐ No
IF YES, EXPLAIN

IF YES TO 2-3: LIST SHOWS ATTENDED PER YEAR AND THE HIGHEST INVENTORY VALUE TAKEN TO ANY SINGLE SHOW

3 EXPOSURE & RISK QUESTIONS — INVENTORY, CONSIGNMENT & VALUATION

Consigned goods are property of others. Most standard property forms limit or exclude them unless they are specifically scheduled, and the valuation basis is often left undefined in the consignment agreement.

OWNED INVENTORY AT COST ($)	CONSIGNED GOODS ON HAND ($)	BOOTH DEALERS' INVENTORY ON PREMISES ($)

HIGHEST-VALUE SINGLE ITEM ($)	PEAK-SEASON INVENTORY VALUE ($)	% OF INVENTORY THAT IS BREAKABLE (GLASS, PORCELAIN, POTTERY)

3-1 Is every consignment covered by a signed written agreement? ☐ Yes ☐ No
IF YES, EXPLAIN

The consignment agreement states (check all that apply):
☐ Who insures consigned goods ☐ Valuation basis (retail vs. consignor net) ☐ Consignor waiver of claims against store
☐ Unclaimed-goods / abandonment terms ☐ Consignor warrants clear title ☐ None of these

3-2 Is each item photographed and logged with a description and value when it is received, whether owned or consigned? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Do independent booth dealers carry their own inventory and liability insurance, with certificates on file naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Does the applicant restore, refinish, repair, or reframe items belonging to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are owned or consigned items ever held off-premises (shows, restorers, storage units, in transit)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are jewelry, coins, precious metals, watches, or other small high-value items displayed in locked cases and stored in a safe after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

Premises security in place (check all that apply):
☐ Central-station burglar alarm ☐ Video surveillance ☐ Locked display cases ☐ Rated safe / vault ☐ Fire alarm / sprinklers
☐ Staff on floor at all open hours

4 EXPOSURE & RISK QUESTIONS — PROVENANCE, STOLEN GOODS & RESTRICTED MATERIALS

Many states regulate antique dealers who buy from the public as secondhand dealers, with required seller records and holding periods (Florida, for example, requires a 30-day hold on antique furnishings, art, and jewelry, and allows a police hold of 90 days).

4-1 Does the applicant buy merchandise directly from members of the public? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes, are the seller's government ID and a signed record of each purchase kept, and are any state or local holding periods observed? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Has law enforcement ever placed a hold on, seized, or required the return of any merchandise as stolen property? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the applicant sell items containing ivory, rhinoceros horn, tortoiseshell, or other endangered-species materials? ☐ Yes ☐ No
IF YES, EXPLAIN

Federal law (16 U.S.C. 1539(h)) allows commercial sale of ivory only for documented antiques 100+ years old or narrow de minimis items; several states ban most intrastate sales outright.

4-5 Does the applicant sell firearms (including antique firearms), edged weapons, or military ordnance? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the applicant issue written appraisals, authenticity statements, or certificates of attribution, for a fee or otherwise? ☐ Yes ☐ No
IF YES, EXPLAIN

APPRAISER'S NAME / CREDENTIAL (E.G., USPAP-COMPLIANT, ASA, AAA, ISA)	APPRAISALS ISSUED PER YEAR

4-7 Has any buyer ever claimed an item sold by the applicant was a forgery, reproduction, misattributed, or misdescribed? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CONSUMER PRODUCT SAFETY FOR VINTAGE GOODS

CPSC rules apply to used and antique goods. Resellers do not have to test inventory, but it is unlawful to sell a recalled product, or a children's product over the federal lead limit, regardless of when it was made.

5-1 Does the applicant sell vintage children's items (toys, children's furniture, cribs, high chairs, strollers, children's clothing or jewelry)? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is inventory checked against CPSC recall listings (cpsc.gov/recalls or SaferProducts.gov) before it goes on the floor? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are vintage cribs, including drop-side cribs, excluded from sale or clearly sold as non-use decorative items? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Does the applicant sell vintage electrical items (lamps, radios, fans, appliances)? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 If yes to 5-4, are vintage electrical items rewired or safety-tested before sale? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 Does the applicant sell vintage dishware, glazed pottery, or painted items that may contain lead, and are such items labeled as decorative / not for food use? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF W-2 EMPLOYEES	NUMBER OF 1099 WORKERS (PICKERS, RESTORERS, MOVERS)

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	ANNUAL ONLINE SALES ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 3-5 years.

CURRENT / EXPIRING PROPERTY CARRIER	CURRENT GL CARRIER / LIMITS	INLAND MARINE / CONSIGNMENT CARRIER (IF ANY)

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 3-5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Have there been any theft, breakage, water, or fire losses to inventory, or claims by consignors for lost or damaged goods? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

7-3 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Are tall furniture, armoires, bookcases, and display cabinets anchored or otherwise secured against tip-over? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are aisles kept at least 36 inches clear, with no merchandise stacked on floors or overhanging walkways? ☐ Yes ☐ No

IF YES, EXPLAIN

8-3 Are electrical outlets and extension cords in dealer booths inspected, with no daisy-chained power strips? ☐ Yes ☐ No

IF YES, EXPLAIN

8-4 Is there a written procedure for lifting and moving heavy furniture, including staff training and equipment (dollies, straps)? ☐ Yes ☐ No

IF YES, EXPLAIN

8-5 Is a complete inventory record (photos and values) backed up off-site or in the cloud? ☐ Yes ☐ No

IF YES, EXPLAIN

9 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE