

Covers wholesalers, jobbers, and brand distributors of apparel, footwear, accessories, uniforms, and textiles (fabric and home textiles) that source finished goods and sell to retailers, institutions, or online. Apparel manufacturing uses the manufacturing form. Complete with ACORD 125/126. Attach a product list with country of origin, top suppliers, and key retailer vendor agreements.

1

APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA / BRAND NAMES

FEIN

YEARS IN BUSINESS

WAREHOUSE / SHOWROOM ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor

☐ Partnership

☐ LLC

☐ Corporation

☐ Other

PRIMARY CONTACT / TITLE

PHONE

EMAIL

IS APPLICANT THE IMPORTER OF RECORD? (Y/N)

LICENSED BRANDS SOLD (IF ANY)

2

OPERATIONS

DESCRIPTION OF THE BUSINESS (PRODUCT LINES, SOURCING, CUSTOMERS, WAREHOUSES, SHOWROOMS)

PRODUCT CATEGORY	COUNTRY OF ORIGIN	% OF SALES

Categories: women's; men's; children's & infant; sleepwear; outerwear & rainwear; footwear; accessories & jewelry; uniforms & workwear (incl. flame-resistant); fabric & piece goods; home textiles & bedding.

Customers (check all):

☐ Department / big-box stores

☐ Off-price retailers

☐ Boutiques

☐ Amazon / marketplaces

☐ Own website / DTC

☐ Uniform / institutional buyers

☐ Export

Size and volume:

Overseas suppliers

Active styles

Warehouse sq. ft.

Showrooms

Peak inventory value (\$)

3

EXPOSURE & RISK QUESTIONS — PRODUCT SAFETY & CHEMICALS

Fourteen firms, including importers and wholesalers, paid more than \$1 million in CPSC penalties for not reporting children's drawstring hoodies. California and New York PFAS bans on apparel began January 1, 2025.

3-1 Does the applicant sell children's apparel, sleepwear, or infant products?

☐ Yes

☐ No

IF YES, EXPLAIN

3-2 Are children's products tested by a CPSC-accepted lab for lead, phthalates, and small parts, with children's product certificates issued?

☐ Yes

☐ No

IF YES, EXPLAIN

3-3 Are children's outerwear checked for drawstrings at the hood and neck before purchase?

☐ Yes

☐ No

IF YES, EXPLAIN

3-4	Are fabrics tested for flammability, including brushed, sheer, or raised-surface fabrics?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	Do suppliers certify that products meet California and New York PFAS limits?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-6	Does the applicant sell flame-resistant, high-visibility, or protective work apparel with performance claims?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	Is there a process to report safety hazards to CPSC within 24 hours of learning of them?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — SOURCING, IP & INVENTORY

Apparel and cotton are high-priority sectors under the forced-labor law; CBP had detained more than 16,700 shipments by August 2025.

4-1	Can the applicant trace cotton and other fibers to their source to meet forced-labor (UFLPA) requirements?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Has any shipment been detained, refused, or delayed by CBP in the last 3 years?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Does the applicant sell licensed, branded, or designer goods, and are licenses and authenticity verified?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	Has the applicant been accused of copying a design, print, logo, or trademark in the last 5 years?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	Do retailer contracts require indemnity, specific insurance limits, or chargebacks for non-compliant goods?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Is the warehouse sprinklered, alarmed, and protected against theft of high-value goods?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-7	Are goods held at showrooms, trade shows, consignment stores, or third-party warehouses?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	ANNUAL IMPORT VALUE (\$, ILLUSTRATIVE)
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	CHILDREN'S PRODUCT SALES (\$, ILLUSTRATIVE)

6 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT GL / PRODUCTS CARRIER

PROPERTY / STOCK CARRIER

CARGO CARRIER / LIMIT

6-1 Has any carrier declined, cancelled, or non-renewed coverage for this business in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

6-2 Has any product been recalled, or has the applicant received a CPSC, FTC, or state attorney general inquiry?

☐ Yes ☐ No

IF YES, EXPLAIN

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

6-3 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

7 RISK MANAGEMENT & SAFETY

7-1 Are supplier agreements in writing, with quality, testing, indemnity, and insurance terms?

☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are test reports, certificates, and sales records kept for at least 5 years by style and lot?

☐ Yes ☐ No

IF YES, EXPLAIN

7-3 Are new designs and prints checked for trademark and copyright conflicts before production?

☐ Yes ☐ No

IF YES, EXPLAIN

8 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