

Covers retailers of major and small appliances, including delivery, installation, haul-away, and the sale of extended warranties or service plans. Stand-alone appliance repair has its own application. Complete with ACORD 125/126/127/140. Attach any delivery or installation contractor agreement and the vehicle schedule.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / STORE NAME	FEIN	YEARS IN BUSINESS
STORE ADDRESS	CITY / STATE / ZIP	WEBSITE / ONLINE STORE	

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

CONTRACTOR / PLUMBING / GAS FITTER LICENSE NO. (IF INSTALLING)	DEALER / BUYING GROUP AFFILIATION

2 OPERATIONS

DESCRIPTION OF OPERATIONS (BRANDS, NEW VS. SCRATCH-AND-DENT VS. USED, DELIVERY AREA, INSTALLATION SERVICES)

PRODUCT CATEGORY	% OF ANNUAL SALES

Categories: ranges and cooktops (gas / electric); refrigerators and freezers; washers and dryers; dishwashers; water heaters; HVAC / window units; small appliances; used or refurbished appliances.

Size and volume:

Showrooms Warehouses Delivery trucks Deliveries per year Installations per year

2-1 Are deliveries and installations performed by the applicant's own employees, by contractors, or both? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant sell used, refurbished, or scratch-and-dent appliances? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the applicant sell extended warranties or service plans, and who is the obligor? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — INSTALLATION

Installation turns a product sale into a contractor exposure. A Wisconsin house explosion was blamed on a gas line left uncapped when a delivery installer removed a gas dryer, and suit named the retailer, the delivery company, and the installer.

Installation services performed (check all that apply):

☐ Gas range / dryer connection ☐ Gas line capping on removal ☐ Water line / ice maker hookup ☐ Dishwasher plumbing
☐ Dryer vent connection ☐ Water heater installation ☐ Electrical hard-wiring ☐ Over-the-range microwave mounting

3-1 Is an anti-tip bracket installed and its engagement checked on every freestanding range delivered? ☐ Yes ☐ No
IF YES, EXPLAIN

CPSC reports about 1,700 injuries a year from appliance tip-over and dozens of deaths from people trapped under tipped ranges, most of them young children.

3-2 Are gas connections made only by licensed installers, leak-tested, and documented, with lines capped when gas appliances are removed? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are water connections made with new braided supply lines and checked for leaks before the crew leaves? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are dryer vents connected with rigid or semi-rigid metal duct, not plastic or foil? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are installations covered by required permits and inspections where local code requires them? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 In the past 5 years, has any claim alleged fire, gas leak, water damage, or tip-over from an installation? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — DELIVERY, HAUL-AWAY & REFRIGERANT

4-1 Are background checks completed for every delivery and installation worker, including contractor crews? ☐ Yes ☐ No
IF YES, EXPLAIN

A 2019 Florida suit named a national retailer and its contracted delivery companies after an appliance delivery worker killed a customer in her home.

4-2 Do delivery contractors carry auto, GL, and workers' compensation naming the applicant as additional insured, with certificates on file? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is there a written procedure for documenting and resolving damage to customers' floors, walls, and doorways? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do hauled-away refrigerators, freezers, and AC units go to a recycler that recovers refrigerant, with signed verification kept as EPA rules require? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are motor vehicle records reviewed before hire and annually, and are crews trained in team lifting and stair handling? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — PRODUCTS, WARRANTIES & SHOWROOM

5-1 Is there a written process to check CPSC recalls and stop sale of recalled models, including used and floor models? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are used or refurbished appliances inspected and tested before sale, with written warranty terms? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 If the applicant is the obligor on service plans, is it registered and backed by contractual liability insurance as state law requires? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are showroom displays secured against tipping, and are children kept from climbing on open oven doors? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Is warehouse racking anchored and inspected, with forklift operators trained and certified? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF DELIVERY / INSTALL EMPLOYEES	ANNUAL COST OF DELIVERY CONTRACTORS (\$, ILLUSTRATIVE)
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	INSTALLATION REVENUE (\$, ILLUSTRATIVE)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years for property, GL, auto, and workers' compensation.

CURRENT GL / PROPERTY CARRIER

CURRENT AUTO CARRIER

COMPLETED OPERATIONS AGGREGATE

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Does the current GL policy describe installation work, or is it written as retail only?

☐ Yes ☐ No

IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$, ILLUSTRATIVE)	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 Do installers complete a signed checklist at every job (anti-tip, leak test, vent, customer walkthrough)?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are installers trained by manufacturers or certified for gas work?

☐ Yes ☐ No

IF YES, EXPLAIN

8-3 Are installation complaints and callbacks tracked and reviewed?

☐ 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