CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-AUTOPARTS Rev. 09-2026

AUTO PARTS STORE SUPPLEMENTAL

Covers retail auto parts stores, including commercial (shop) delivery, in-store installation help, and online sales. Wholesale distributors use CWCO-SUP-DIST; repair shops use the GAR family. Complete with ACORD 125, 126, and 127 (delivery vehicles).

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS

BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

FRANCHISE / BANNER (IF ANY)	NUMBER OF STORES

2 OPERATIONS

CATEGORY	% OF SALES

Categories: brakes and steering; air bags and restraints; batteries; fluids and chemicals; lighting and electrical; performance and aftermarket accessories; tools and loaner tools; used or remanufactured parts; other.

RETAIL SALES (%)	COMMERCIAL / SHOP SALES (%)	DELIVERY VEHICLES	ONLINE SALES (%)

2-1 Does the store sell parts under its own brand? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the store import parts directly from overseas suppliers? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the store sell air bags, air bag modules, or inflators? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the store sell used, salvaged, or remanufactured parts? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SAFETY-CRITICAL PARTS & COUNTERFEITS

NHTSA found in April 2026 that substandard imported air bag inflators caused ten deaths. Counterfeits can look identical to genuine parts, and product-liability law reaches importers, distributors, sellers, and installers.

3-1 Are safety-critical parts (air bags, brakes, steering) bought only from the original manufacturer or authorized distributors? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If yes to 2-3, does the store sell only air bag components from vehicle manufacturers or their authorized suppliers? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Is each supplier's product liability insurance confirmed each year? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Do suppliers provide vendor's endorsements covering the store? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Does someone check NHTSA recalls for parts the store sells and pull affected stock? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Can parts sold be traced to the supplier by lot or invoice? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are staff trained to spot counterfeit packaging and report suspected fakes? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has the store been named in a claim over a part it sold? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — IN-STORE HELP, LOANER TOOLS & BATTERIES

4-1 Do employees install parts (batteries, wipers, bulbs) for customers in the lot? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 4-1, is installation limited to a written list of simple parts? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 4-1, are employees prohibited from jacking or lifting customer vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the store offer loaner tools? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 If yes to 4-4, are loaner tools inspected when returned? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the store test or charge batteries on site? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are used oil and core batteries accepted and stored under a written environmental procedure? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — COMMERCIAL DELIVERY & DRIVERS

5-1 Are driving records checked for every delivery driver at hire and yearly? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Do delivery drivers use company vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are delivery time targets set so drivers aren't pressured to speed? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Have delivery drivers had accidents in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PROJECTED ANNUAL GROSS SALES ($)	COMMERCIAL DELIVERY SALES ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PRODUCTS CARRIER / LIMITS	COMMERCIAL AUTO CARRIER	UMBRELLA LIMIT

7-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

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

7-2 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

8-1 Are customer injuries and product complaints logged and reviewed? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are chemicals and flammable fluids stored within fire-code limits? ☐ 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**