CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

BAR & TAVERN SUPPLEMENTAL

Covers bars, taverns, pubs, sports bars, and lounges where alcohol is the main business. Nightclubs with dancing and DJs use CWCO-SUP-NIGHTCLUB. Also complete CWCO-SUP-LIQ. Complete with ACORD 125, 126, and 140.

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

LIQUOR LICENSE NO. AND TYPE

LATEST CLOSING TIME

2 OPERATIONS

RECEIPTS CATEGORY	ANNUAL AMOUNT ($)	% OF TOTAL

Categories: food; beer and wine; liquor; catering and events; retail and merchandise; delivery; other.

MAXIMUM OCCUPANCY

ALCOHOL (% OF RECEIPTS)

DAYS OPEN PER WEEK

EMPLOYEES

Features (check all that apply):

☐ Live music ☐ DJ ☐ Karaoke ☐ Pool tables / darts ☐ Gaming machines ☐ Patio or rooftop ☐ Full kitchen ☐ Mechanical bull

2-1 Are drink specials or happy hours offered after 9 p.m.? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Are drinking games or unlimited-drink specials allowed? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Are flaming drinks served? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — OVERSERVICE, MINORS & FIGHTS

Bars can be held liable when a patron they served while visibly intoxicated or underage injures someone, under dram-shop laws that vary by state. Fights and security force are the other leading claims: a Texas jury returned $60 million after a bar's guard struck a patron.

3-1 Are all servers and bartenders certified in responsible alcohol service? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Is ID checked for every guest who appears under 30? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Is there a written policy for refusing service to intoxicated guests? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Is there a written incident log for refusals, fights, and injuries? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Is an ID scanner used at the door or bar? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is a safe ride (cab, rideshare, or held keys) offered to intoxicated patrons? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are door staff and security background-checked before hire? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are door staff and security trained in de-escalation? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Do cameras cover the door, bar, and parking lot, with video kept at least 30 days? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Has the bar had a dram-shop claim, assault claim, or liquor-license violation in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — FLAMING DRINKS, KITCHEN & PREMISES

In 2024, two patrons at a Dallas bar suffered second- and third-degree burns when a flaming cocktail made with high-proof alcohol flared.

4-1 If yes to 2-3, is high-proof alcohol never added to a drink that is already lit? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 2-3, is a fire extinguisher or fire blanket kept at the bar? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are all cooking appliances under a hood with a UL 300 wet-chemical suppression system? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is the suppression system inspected every six months by a licensed company? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are hoods, ducts, and fans professionally cleaned on the NFPA 96 schedule for the cooking volume? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is a Class K extinguisher mounted near the cooking line? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are there at least two exits from every floor open to the public? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Is the building fully sprinklered? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL ($)	ANNUAL ALCOHOL RECEIPTS ($)	ANNUAL FOOD RECEIPTS ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

LIQUOR LIABILITY CARRIER / LIMITS	ASSAULT & BATTERY INCLUDED (Y / N)	GL CARRIER / LIMITS

6-1 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

6-2 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

7 RISK MANAGEMENT

7-1 Is last call announced at a set time before closing? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are incident reports and video preserved immediately after any fight or injury? ☐ 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