

Covers beauty supply stores selling hair care, cosmetics, nail and skin products, tools, wigs, and hair extensions — retail, professional-only, or both — including stores offering braiding, wig installation, or customization on site. Complete with ACORD 125/126/140. Attach a list of private-label or directly imported products and key vendor agreements.

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

Store type (check all that apply):

☐ Retail (open to public) ☐ Professional-only (licensed stylists) ☐ Franchise / chain location ☐ Online sales ☐ Wholesale to salons

2 OPERATIONS

DESCRIPTION OF OPERATIONS (PRODUCTS CARRIED, CUSTOMER BASE, NUMBER OF LOCATIONS, HOURS)

PRODUCT CATEGORY	% OF ANNUAL SALES

Categories: hair care; chemical relaxers / straighteners / dyes; wigs; human hair extensions; synthetic hair / braiding hair; cosmetics and skin care; nail products; tools and appliances (dryers, irons); other.

Size and volume:

Locations Sales floor (sq ft) Employees on busiest shift Online orders per month

2-1 Are braiding, wig installation, wig customization, or other hair services performed on the premises? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the applicant rent chairs or booths to independent stylists? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PRODUCTS, PRIVATE LABEL & IMPORTS

A store that puts its own name on a product, or imports directly from an overseas maker, can be treated as the manufacturer in a product claim and as the "responsible person" under MoCRA. Chemical relaxers are the subject of a products liability MDL with more than 8,400 cases.

3-1 Does the applicant sell any products under its own brand or label? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Does the applicant import any products directly from manufacturers outside the U.S.? ☐ Yes ☐ No
IF YES, EXPLAIN

- 3-3 If the applicant is a responsible person under MoCRA, is there a process to report serious adverse events to FDA within 15 business days and keep records for six years? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-4 Does the applicant sell chemical relaxers, straighteners, dyes, or bleaching products? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-5 Do major vendor agreements include indemnity, and do vendors add the applicant as an additional insured (vendor's endorsement)? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-6 Is there a written procedure to pull recalled, expired, or counterfeit products from shelves and online listings? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-7 Are products bought only from authorized distributors (not gray-market or unverified online sources)? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-8 In the past 5 years, has any customer claimed injury (burn, hair loss, allergic reaction) from a product sold by the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — THEFT, BURGLARY & SECURITY

Beauty supply stores are repeatedly targeted for human hair extensions and wigs — compact, high-value, and easy to resell. One St. Louis store lost about \$27,000 in hair plus \$18,000 in repairs, then was hit again a month later.

VALUE OF HUMAN HAIR / WIG INVENTORY (\$, ILLUSTRATIVE)

TOTAL INVENTORY VALUE AT PEAK (\$, ILLUSTRATIVE)

- 4-1 Is high-value hair stored in locked cases or a locked back room, especially after hours? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-2 Is a central-station-monitored burglar alarm installed, including glass-break sensors? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-3 Are storefronts protected against vehicle ram-raids (bollards, planters, security gates or grilles)? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-4 Are interior and exterior cameras installed, with footage retained at least 30 days? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-5 Is there a written policy that employees do not confront or chase shoplifters or robbers? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-6 Is cash kept to a minimum in registers, with a drop safe and regular bank deposits? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-7 In the past 5 years, has the store had a burglary, robbery, smash-and-grab, or organized shoplifting loss? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — PREMISES, STORAGE & SERVICES

- 5-1 Are aerosols and flammable liquids (acetone, alcohol-based products) stored within fire-code quantity limits and away from heat sources? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-2 Is the store and stockroom sprinklered? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-3 Are product testers cleaned or replaced, with single-use applicators provided? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-4 Are spills cleaned promptly, with floor inspections logged during business hours? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-5 If hair services are performed, are stylists licensed and is professional liability in place for the services (adhesive burns, scalp injury, traction hair loss)? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	NUMBER OF STYLISTS / BOOTH RENTERS
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	PRIVATE-LABEL SALES (\$, ILLUSTRATIVE)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years for property, GL, and crime.

CURRENT PROPERTY / GL CARRIER	CURRENT THEFT / BURGLARY LIMIT	CURRENT PRODUCTS 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 property policy sublimit theft or exclude theft from an unoccupied building or display windows? ☐ 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 Is a perpetual inventory kept, with high-value hair counted regularly to detect theft? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are employees trained on product questions they should refer to a professional (allergies, chemical services)? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Are customer complaints about products logged and kept? ☐ 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