

For licensed wholesalers and distributors of beer, wine, spirits, and non-alcoholic beverages. General food distributors use CWCO-SUP-FBDIST, liquor stores use CWCO-SUP-LIQUORSTORE, and producers use the brewery, winery, or distillery forms. Complete with ACORD 125, 126, 127, and 140. Attach copies of state and federal wholesale licenses, the vehicle and driver schedule, the tasting and event calendar, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

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

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL
FEDERAL BASIC PERMIT (TTB) NUMBER	STATE WHOLESALE LICENSE NUMBER(S)	STATES SERVED

2 OPERATIONS

DESCRIBE THE BRANDS CARRIED, CUSTOMERS, TERRITORY, AND DELIVERY OPERATION

PRODUCT CATEGORY	% OF SALES

Categories: beer and malt beverages; wine; spirits; ready-to-drink cocktails; hemp-derived THC beverages; soft drinks and water; energy and functional drinks; kegs and draft equipment.

Customers (check all that apply):

- ☐ Bars and restaurants ☐ Liquor and package stores ☐ Grocery and convenience ☐ Stadiums and event venues ☐ Hotels and casinos
☐ Consumers direct ☐ Other distributors

Size:

Brands / suppliers Retail accounts Delivery vehicles Drivers Warehouse sq. ft.

2-1 Does the applicant sell directly to consumers? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant sell hemp-derived THC beverages? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the applicant import any beverages directly? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — TASTINGS, EVENTS & LIQUOR LIABILITY

Distributors are named in alcohol-related injury suits even when they only sell wholesale. In April 2026, a suit against a Connecticut alcohol distributor over a fatal crash after a wine tasting was dropped after a \$375,000 offer. General liability often excludes these claims, so liquor liability is written separately.

3-1 Do employees or brand representatives pour samples at retail stores, bars, or events? ☐ Yes ☐ No
 IF YES, EXPLAIN

TASTINGS / SAMPLINGS PER YEAR

SPONSORED EVENTS PER YEAR

LARGEST EVENT ATTENDANCE

3-2 Are all employees who pour alcohol certified in responsible-service training?

☐ Yes ☐ No

IF NO, EXPLAIN

3-3 Is the number of samples per person limited in writing?

☐ Yes ☐ No

IF NO, EXPLAIN

3-4 Does the applicant hold company events where alcohol is served?

☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Does the applicant sponsor festivals, concerts, or sporting events?

☐ Yes ☐ No

IF YES, EXPLAIN

3-6 If yes to 3-5, does the event organizer carry liquor liability naming the applicant?

☐ Yes ☐ No

IF NO, EXPLAIN

3-7 Does the applicant install or service draft beer systems at customer locations?

☐ Yes ☐ No

IF YES, EXPLAIN

3-8 Has the applicant been cited for a tied-house, trade-practice, or licensing violation in the past 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — FLEET, WAREHOUSE & INVENTORY

Delivery fleets bring the most severe claims for many distributors: a California judge awarded \$23.7 million against a distributor whose work truck struck a motorcyclist.

4-1 Are drivers' motor vehicle records checked at hire and each year?

☐ Yes ☐ No

IF NO, EXPLAIN

4-2 Do delivery vehicles have telematics or driver-facing cameras?

☐ Yes ☐ No

IF NO, EXPLAIN

4-3 Do any drivers need a commercial driver's license?

☐ Yes ☐ No

IF YES, EXPLAIN

4-4 Do employees use personal vehicles for sales calls or deliveries?

☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Are hand trucks, lift gates, or powered conveyors provided for every delivery route?

☐ Yes ☐ No

IF NO, EXPLAIN

4-6 Is the warehouse sprinklered?

☐ Yes ☐ No

IF NO, EXPLAIN

4-7 Is spirits stock stored in a sprinklered area designed for flammable liquids?

☐ Yes ☐ No

IF NO, EXPLAIN

4-8 Does the warehouse have refrigerated storage?

☐ Yes ☐ No

IF YES, EXPLAIN

4-9 If yes to 4-8, is refrigeration monitored with alarms and backup power?

☐ Yes ☐ No

IF NO, EXPLAIN

4-10 Are inventory counts reconciled at least monthly?

☐ Yes ☐ No

IF NO, EXPLAIN

HIGHEST INVENTORY VALUE AT ONE LOCATION (\$)

HIGHEST VALUE ON ONE TRUCK (\$)

5 PAYROLL, SALES & REVENUE

ANNUAL GROSS SALES (\$)	ALCOHOL SALES (\$)	TOTAL ANNUAL PAYROLL (\$)	DRIVER PAYROLL (\$)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / LIQUOR LIABILITY CARRIER / LIMIT	AUTO CARRIER / LIMIT	UMBRELLA CARRIER / LIMIT

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

6-1 Has the applicant been named in a suit alleging it furnished alcohol to someone who caused injury? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a delivery vehicle been in a crash causing injury in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Is there a written fleet safety program with accident review? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Are drivers and warehouse staff trained in safe lifting and hand-truck use? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Is there a written policy for alcohol at company events? ☐ Yes ☐ No
IF NO, 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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE