

Covers bicycle retail, repair and service, e-bike sales and service, and bike rental or tour operations. Complete with ACORD 125, 126, and 140. Attach any rental or test-ride waiver and a list of e-bike and battery brands sold or serviced.

1 APPLICANT / BUSINESS INFORMATION

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

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

ADDITIONAL LOCATIONS (ADDRESS)	YEAR BUILDING CONSTRUCTED

2 OPERATIONS

DESCRIPTION OF OPERATIONS (BIKE CATEGORIES, BRANDS CARRIED, CUSTOMER BASE)

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: new conventional bicycle sales; new e-bike sales; used / consigned bicycle sales; parts and accessories; repair and service labor; e-bike conversion-kit or battery installation; rentals and demos; guided tours or group rides; bike fitting; other.

2-1 Does the shop assemble factory-boxed bicycles or e-bikes before sale? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the shop sell any bicycles, e-bikes, batteries, or components under its own brand or private label? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the shop import any bicycles, e-bikes, batteries, or parts directly from overseas manufacturers? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Does the shop ship bikes that the customer finishes assembling (online or direct-to-consumer sales)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — E-BIKES & LITHIUM-ION BATTERIES

CPSC proposed its first mandatory federal standard for micromobility lithium-ion batteries in June 2026, built on UL 2849 and UL 2271. New York City and New York State already bar the sale, lease, or rental of uncertified e-bikes and batteries.

3-1 Does the shop sell, rent, or service e-bikes, e-scooters, or other lithium-ion powered devices? ☐ Yes ☐ No
IF YES, EXPLAIN

E-BIKE UNITS SOLD PER YEAR	E-BIKES IN INVENTORY AT PEAK	CUSTOMER E-BIKES IN SHOP AT ANY TIME	SPARE BATTERIES STOCKED

3-2 Is every e-bike sold or rented certified to UL 2849, and every replacement battery to UL 2271, by a recognized testing lab? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Does the shop install aftermarket conversion kits, or replacement batteries or chargers that are not the original manufacturer's part? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Does the shop ever remove, reprogram, or bypass speed limiters, or sell e-bikes that exceed the Class 1, 2, or 3 limits (e.g., e-motos)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are batteries charged only while staff are present, on a non-combustible surface away from exits, with the matched charger? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is battery stock stored in a dedicated area separated from combustibles and exits, with a written plan for a swollen, damaged, or overheating battery? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are damaged or end-of-life batteries sent to a certified lithium-ion recycler rather than held on site? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has the shop ever had a battery fire, thermal event, or smoke incident on premises, or been told of one involving a product it sold or serviced? ☐ Yes ☐ No
IF YES, EXPLAIN

Fire protection in place (check all that apply):

- ☐ Automatic sprinklers ☐ Monitored smoke / heat detection ☐ Lithium-rated extinguishing agent on site ☐ Metal battery storage cabinet
☐ After-hours charging prohibited ☐ None of these

4 EXPOSURE & RISK QUESTIONS — ASSEMBLY, REPAIR & COMPLETED WORK

A bike the shop assembled, adjusted, or repaired that later fails on the road is the core completed-operations exposure for this class. 16 CFR Part 1512 sets federal requirements for how bicycles are built and assembled.

4-1 Is a written pre-delivery checklist completed and signed for every bike the shop assembles or services? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are manufacturer torque specifications followed using calibrated torque wrenches, including on carbon frames and components? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Have all mechanics completed formal training (e.g., UBI, Barnett, Park Tool, or manufacturer certification)? ☐ Yes ☐ No
IF YES, EXPLAIN

NUMBER OF MECHANICS	SERVICE TICKETS PER YEAR	WORK-ORDER RETENTION PERIOD

4-4 Are buyers shown how to operate quick-release or thru-axle wheels and brakes at delivery, with a signed acknowledgment? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the shop perform manufacturer recall repairs or warranty work? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are used or consigned bikes inspected, checked against CPSC recalls, and checked against stolen-bike registries before sale? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has any customer ever alleged that a crash or injury was caused by a bike or part the shop sold, assembled, or serviced? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — RENTALS, DEMOS, TEST RIDES & GROUP RIDES

5-1 Does the shop rent bicycles or e-bikes? ☐ Yes ☐ No
IF YES, EXPLAIN

RENTAL FLEET SIZE (CONVENTIONAL) RENTAL FLEET SIZE (E-BIKE) RENTAL DAYS PER YEAR

5-2 Does every renter and test rider sign a written release, show ID, and get a helmet? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are rentals to minors allowed? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 If yes to 5-3, must a parent or guardian sign the rental agreement? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Does the shop lead guided tours, group rides, clinics, or races? ☐ Yes ☐ No
IF YES, EXPLAIN

IF YES TO 5-5: DESCRIBE RIDE TYPES, TERRAIN (ROAD, GRAVEL, MOUNTAIN), TYPICAL GROUP SIZE, GUIDE-TO-RIDER RATIO, AND GUIDE FIRST-AID TRAINING

5-6 Are rental and demo bikes inspected before each rental with a documented check? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$) NUMBER OF W-2 EMPLOYEES NUMBER OF 1099 WORKERS (GUIDES, MECHANICS)

PROJECTED ANNUAL GROSS SALES (\$) PRIOR YEAR ACTUAL GROSS SALES (\$) ANNUAL E-BIKE SALES (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 3-5 years.

CURRENT / EXPIRING GL CARRIER CURRENT GL LIMITS PROPERTY / INLAND MARINE CARRIER

7-1 Has any carrier declined, cancelled, non-renewed, or excluded e-bike or battery exposure for this operation in the last 3-5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Have there been any theft, burglary, or fire losses, or claims for damage to customers' bikes left for service? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$)	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 Are customers' bikes left for service logged with a claim ticket, and stored indoors and locked after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

HIGHEST VALUE OF CUSTOMERS' BIKES IN SHOP AT ONE TIME (\$) HIGHEST-VALUE SINGLE BIKE IN INVENTORY (\$)

Theft protection in place (check all that apply):

☐ Central-station burglar alarm ☐ Video surveillance ☐ Floor models cabled / locked ☐ Roll-down gates or security glass
☐ Test rides require ID held ☐ None of these

8-2 Are solvents, degreasers, lubricants, and oily rags stored in closed metal containers and disposed of properly? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Are stands, lifts, and wheel-truing equipment inspected, and are mechanics trained on safe lifting of heavy e-bikes? ☐ 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