CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

BOOKSTORE SUPPLEMENTAL

Covers new, used, rare, and children's bookstores, including stores with a cafe or an events program. Complete with ACORD 125, 126, and 140. Attach an events calendar for the past 12 months if the store hosts events.

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 ☐ Nonprofit / cooperative

PRIMARY CONTACT / TITLE | PHONE | EMAIL

2 OPERATIONS

DESCRIPTION OF THE STORE (GENRES, FORMAT, CUSTOMER BASE, SPECIAL PROGRAMS)

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: new books; used books; rare, antiquarian, or signed books; children's books; toys, gifts, and stationery; cafe food and beverage; ticketed events; online sales; school book fairs and off-site sales; other.

SALES FLOOR SQ. FT. | NUMBER OF FLOORS / MEZZANINES OPEN TO PUBLIC | YEAR BUILDING CONSTRUCTED | HOURS OF OPERATION

2-1 Is there a cafe or coffee bar on the premises? ☐ Yes ☐ No

IF YES, EXPLAIN

If yes, the cafe is (check one):

☐ Operated by the applicant ☐ Leased to / run by a third party ☐ Not applicable

2-2 Is alcohol served or sold at any time, in the cafe or at events? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the store sell off-site (school book fairs, festivals, conferences, pop-ups)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the store buy used books directly from the public? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PAPER INVENTORY, WATER & SMOKE

Water from a leak, burst pipe, neighboring unit, or sprinkler discharge is the leading property loss for bookstores. Even a small, quickly contained fire can ruin stock through smoke and water.

NEW BOOK INVENTORY AT COST ($)	USED BOOK INVENTORY ($)	RARE / SIGNED INVENTORY ($)	PEAK (HOLIDAY) INVENTORY ($)

Building features (check all that apply):

☐ Automatic sprinklers ☐ Central-station fire alarm ☐ Tenant or residence above store ☐ Basement / below-grade storage
☐ Roof replaced within 15 years ☐ Water-leak sensors

3-1 Is all inventory stored at least 4 inches off the floor, including in stockrooms and basements? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Has the store had any water intrusion (roof leak, pipe break, sewer backup, flooding, sprinkler discharge) in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Is the store in a FEMA-designated flood zone, or has the area flooded in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are purchase-price records kept for used books, so that a loss can be valued? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are rare, antiquarian, or signed books over $1,000 individually listed, and appraised within the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

HIGHEST-VALUE SINGLE ITEM ($)	WHERE RARE ITEMS ARE KEPT AFTER HOURS

3-6 Is inventory ever held off-premises (storage units, warehouses, events, in transit)? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — EVENTS, CHILDREN'S PROGRAMS & PUBLISHING

Author events, readings, and children's story times draw crowds that ordinary retail does not. Stores that heavily promote an author have been named in suits over that author's work.

IN-STORE EVENTS PER YEAR	LARGEST EVENT ATTENDANCE	OFF-SITE EVENTS PER YEAR	STORE OCCUPANCY LIMIT

4-1 Do any events exceed the store's posted occupancy, or move to a rented off-site venue? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does the store hold children's story times, camps, or other programs for children? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes, must a parent or guardian stay for the whole program, and are staff who lead it background-checked? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the store publish anything under its own name (an imprint, zine, anthology, or newsletter with outside contributors)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the store sell self-published or consigned books by local authors? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Has the store had threats, protests, or disruptions related to a book, author, or event it carried or hosted? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CHILDREN'S MERCHANDISE & CAFE

Ordinary children's books are exempt from federal lead testing but must still meet the lead limit. The exemption does not cover books with play value, books for children 3 and under, or toys sold with a book.

5-1 Does the store sell toys, plush, puzzles, novelty or play-value books, or board books for children 3 and under? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are children's items and gifts checked against CPSC recall listings, and are supplier certificates (CPC) kept on file? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are used children's books printed before 1986 kept out of the children's section, or sold only as collectibles? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 If there is a cafe: do staff hold food-handler permits, are allergens disclosed, and are hot drinks served with secured lids? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF W-2 EMPLOYEES	ANNUAL CAFE REVENUE ($)

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	ANNUAL ONLINE SALES ($)

7 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT / EXPIRING PROPERTY CARRIER	CURRENT GL CARRIER / LIMITS	LIQUOR LIABILITY CARRIER (IF ANY)

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

7-2 Have there been any water, fire, smoke, or theft losses, or customer injury claims? ☐ 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 shelves over 6 feet tall anchored to walls or floors, and are rolling library ladders or step stools inspected? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are aisles kept clear of stacked books, carts, and cords during open hours and events? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Are stairs to mezzanines or lower levels lit, with handrails and marked edges? ☐ Yes ☐ No
IF YES, EXPLAIN

8-4 Is there a written plan to move inventory up and away from water in a leak or flood warning? ☐ 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