

Covers bridal salons, formalwear and tuxedo rental, prom and quinceanera shops, bridal consignment and rental, and bridal alterations studios. Complete with ACORD 125/126/140. Attach the customer order agreement (deposits, delivery dates, refunds) and any consignment or rental agreement.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / SHOP NAME	FEIN	YEARS IN BUSINESS

SHOP ADDRESS	CITY / STATE / ZIP	WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

Shop type (check all that apply):

☐ Bridal salon (special order) ☐ Off-the-rack bridal ☐ Formalwear / tuxedo rental ☐ Prom / quinceanera ☐ Bridal consignment / resale
☐ Gown rental ☐ Alterations studio ☐ Custom design

2 OPERATIONS

DESCRIPTION OF OPERATIONS (DESIGNERS CARRIED, SERVICES, APPOINTMENTS, ALTERATIONS, RENTALS)

REVENUE SOURCE	% OF ANNUAL REVENUE

Sources: gown sales; bridesmaid and special-occasion dresses; tuxedo and suit rental; alterations; accessories and veils; consignment and rental.

Size and volume:

Special orders per year Fitting rooms Seamstresses / tailors Rental garments in fleet Employees

2-1 Does the shop rely on one or two designers or manufacturers for most special orders? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the shop work bridal shows, offer in-home or on-location fittings, or dress brides on the wedding day? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CUSTOMER GOWNS, DEPOSITS & DEADLINES

When the Alfred Angelo chain closed in 2017, brides were left with paid deposits and no gowns. Customer gowns in the shop's care — for alterations, steaming, consignment, or storage — are a distinct property exposure.

VALUE OF CUSTOMER-OWNED GOWNS IN CARE AT PEAK (\$, ILLUSTRATIVE)	CUSTOMER DEPOSITS HELD AT PEAK (\$, ILLUSTRATIVE)

3-1 Does every special order have a written agreement stating deposit terms, expected delivery date, and what happens if the gown is late or the manufacturer fails? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2	Are orders tracked against wedding dates, with rush or backup options when a manufacturer is late?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-3	Are customer gowns stored bagged, tagged, and away from water lines, sprinkler heads, and direct sun?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-4	Are alterations, steaming, and cleaning done in-house or sent out, and who is responsible for damage at an outside vendor?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	For consignment or rental, are consignor payouts and rental damage charges tracked and paid on schedule under a written agreement?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-6	In the past 5 years, has a customer claimed a gown was damaged, lost, late, or wrong, or demanded a deposit refund?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — FITTING ROOMS, APPOINTMENTS & PREMISES

Bridal and prom fittings involve undressing, minors, and long one-on-one appointments. Hidden-camera cases in retail fitting rooms have involved dozens of victims.

4-1	Are fitting rooms fully private, with no cameras, and checked regularly for hidden recording devices?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Are minors at prom or quinceanera fittings required to have a parent or guardian present?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Are background checks done on staff who assist clients in fitting rooms?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	Are fitting pedestals stable and slip-resistant, with assistance provided to step up and down in long gowns?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	Are large mirrors and garment racks anchored against tipping?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Are steamers and irons used only by trained staff, away from clients?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 EXPOSURE & RISK QUESTIONS — RENTAL FLEET

5-1	Does the shop rent tuxedos, suits, or gowns, and are rentals inspected, cleaned, and logged between uses?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-2	Is there a written policy for late, damaged, or unreturned rentals, disclosed before rental?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-3	Are rental garments shipped to or from a central supplier, and who bears loss in transit?	☐ Yes ☐ No
IF YES, EXPLAIN		

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	NUMBER OF 1099 SEAMSTRESSES
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	AVERAGE GOWN SALE (\$, ILLUSTRATIVE)

7 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT PROPERTY / GL CARRIER	PROPERTY-OF-OTHERS / BAILEE LIMIT	CURRENT GL LIMITS

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

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

7-2 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

8 RISK MANAGEMENT & SAFETY

8-1 Are gowns photographed and condition-noted when received for alterations, consignment, or storage? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are customer deposits recorded and reconciled, with refunds handled under the written policy? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Are customer complaints and online reviews monitored and escalated as possible claims? ☐ 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