

Covers lumber yards and building material dealers and wholesalers selling to contractors and builders — lumber and sheet goods, trusses, roofing, siding, drywall, insulation, windows, and doors — including millwork or truss shops and boom-truck delivery. Complete with ACORD 125/126/127/140. Attach a yard layout, fleet schedule, and a list of imported or private-label products.

1 APPLICANT / BUSINESS INFORMATION

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

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

NUMBER OF YARD / BRANCH LOCATIONS	BUYING COOPERATIVE MEMBERSHIP

2 OPERATIONS

DESCRIPTION OF THE BUSINESS (PRODUCTS, CUSTOMERS, YARDS, SHOPS, DELIVERY)

PRODUCT CATEGORY	% OF SALES

Categories: framing lumber & sheet goods; engineered wood; trusses & wall panels; roofing; siding; drywall; insulation; windows & doors; millwork & cabinets; treated lumber; hardware & tools; concrete & masonry.

Shop and service operations (check all):

- ☐ Truss or wall-panel plant ☐ Millwork / door shop ☐ Cut-to-length / milling ☐ Installation services ☐ Take-offs / design services
☐ Rental equipment

Size and volume:

Yard acres Indoor sq. ft. Boom / crane trucks Flatbeds Forklifts Deliveries per day

3 EXPOSURE & RISK QUESTIONS — YARD, FIRE & DELIVERY

A four-alarm fire caused a few million dollars in losses at a lumber yard that was the owner's only location without sprinklers. Most claims at one specialty carrier involve forklifts, including a \$4 million case.

3-1 Are all buildings and storage sheds sprinklered, with hydrants or fire department access around the yard? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Are outdoor lumber stacks kept within height limits and separated by fire lanes from buildings and neighbors? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Is the yard fenced, lit, and monitored by cameras or alarms after hours? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Are customers allowed to drive or walk in the yard, and are they kept apart from forklift traffic?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-5 Are forklift operators certified, with spotters required when visibility is blocked?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-6 Do boom-truck or crane operators hold certification, and are rooftop or second-story deliveries made?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-7 Are delivery drivers' motor vehicle records monitored, and are loads secured and inspected before leaving?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-8 Do drivers unload at job sites where power lines, soft ground, or other trades are present?	☐ Yes ☐ No
IF YES, EXPLAIN	

4 EXPOSURE & RISK QUESTIONS — PRODUCTS, SHOPS & CONTRACTS

Defective imported drywall led homeowners to sue everyone in the chain, including suppliers, and insurers fought coverage under the pollution exclusion.

4-1 Does the applicant design or build trusses, wall panels, or other engineered components?	☐ Yes ☐ No
IF YES, EXPLAIN	
4-2 Are any products imported directly or sold under the applicant's own brand?	☐ Yes ☐ No
IF YES, EXPLAIN	
4-3 Do manufacturers name the applicant as additional insured and provide indemnity?	☐ Yes ☐ No
IF YES, EXPLAIN	
4-4 Does the applicant install any products, or subcontract installation?	☐ Yes ☐ No
IF YES, EXPLAIN	
4-5 Does the applicant provide take-offs, material specifications, or design advice relied on by contractors?	☐ Yes ☐ No
IF YES, EXPLAIN	
4-6 Are woodworking machines guarded and dust collection systems maintained to prevent dust fires?	☐ Yes ☐ No
IF YES, EXPLAIN	
4-7 Does the applicant extend credit to contractors and use mechanic's lien rights to collect?	☐ Yes ☐ No
IF YES, EXPLAIN	

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	YARD / SHOP EMPLOYEES	DRIVERS
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	INSTALLED SALES (\$, ILLUSTRATIVE)

6 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT PROPERTY / GL CARRIER

AUTO CARRIER

UMBRELLA LIMIT

6-1 Has any carrier declined, cancelled, or non-renewed coverage for this business in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

6-2 Has the applicant had a fire, theft, or delivery accident loss over \$25,000 in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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

6-3 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

7 RISK MANAGEMENT & SAFETY

7-1 Is there a written fleet and equipment safety program with accident review?

☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are hot work, smoking, and battery-charging areas controlled in the yard and warehouse?

☐ Yes ☐ No

IF YES, EXPLAIN

7-3 Are building and stock values updated at least annually for lumber price changes?

☐ Yes ☐ No

IF YES, 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, 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