

Covers building supply stores and home centers selling to the public and walk-in contractors — lumber from in-store racking or a drive-through yard, materials, tools, paint, plumbing, electrical, appliances, garden goods, cutting services, rentals, propane exchange, and delivery. Contractor dealers and wholesalers use CWCO-SUP-BLDMAT. Complete with ACORD 125, 126, 127, and 140. Attach a store layout showing racking, yard, and garden areas.

1 APPLICANT / BUSINESS INFORMATION

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

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Cooperative member / franchise

PRIMARY CONTACT / TITLE	PHONE	EMAIL

NUMBER OF STORE LOCATIONS	BUYING GROUP / BANNER (IF ANY)

2 OPERATIONS

DEPARTMENT	% OF SALES

Departments: lumber & sheet goods; building materials; tools & hardware; paint; plumbing; electrical; appliances; flooring; garden & outdoor; seasonal; propane / fuel; rentals.

Services (check all):

- ☐ Lumber / panel cutting ☐ Key cutting / paint mixing ☐ Tool rental ☐ Truck / trailer rental ☐ Propane exchange or refill
☐ Local delivery ☐ Installation (own or subcontracted) ☐ Drive-through lumber yard

Size:

Store sq. ft.	Max. racking height (ft)	Forklifts / order pickers	Daily customer count	Employees
% sales to contractors				

3 EXPOSURE & RISK QUESTIONS — RACKING, FORKLIFTS & SHOPPERS

A jury awarded \$1.5 million after a pallet of plywood fell about 24 feet from a forklift inside a Georgia home center and trapped a shopper.

3-1 Is merchandise stored overhead on racking above customer aisles?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-2 Is overhead stock secured with bars, netting, or wrap, and inspected daily?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-3 Are aisles closed to customers while forklifts or order pickers operate?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-4 Are forklift operators certified, including temporary or seasonal workers?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-5 Do customers load their own lumber or heavy items onto carts or vehicles?	☐ Yes ☐ No
IF YES, EXPLAIN	

3-6 Do employees cut lumber or panels for customers on in-store saws? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has a customer been injured by falling merchandise or equipment in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — THEFT, RENTALS & PRODUCTS

Police recovered about \$500,000 in water heaters, furnaces, ladders, and tools stolen from home improvement stores in a 2023 Los Angeles retail theft bust.

4-1 Has the store had organized retail theft, burglary, or robbery in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are high-value tools and copper kept in locked cases or behind counters? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are tools, equipment, trucks, or trailers rented to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are renters given written instructions and required to sign a rental agreement? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is propane refilled on site by employees? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are products imported directly or sold under the store's own brand? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are installation services sold? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 If yes to 4-7, are installers subcontractors with their own insurance? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	SEASONAL / TEMP WORKERS
ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	RENTAL REVENUE (\$)	INSTALLED SALES (\$)

6 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT PROPERTY / GL CARRIER

LIMIT / DEDUCTIBLE

EXPIRATION DATE

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

☐ Yes ☐ No

IF YES, EXPLAIN

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6-2 Has the store had a slip-and-fall or parking lot claim over \$25,000 in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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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

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7 RISK MANAGEMENT & SAFETY

7-1 Are floor and racking inspections logged at least daily?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-2 Is incident video kept for every customer injury report?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-3 Are inventory values updated for seasonal peaks and lumber price changes?

☐ Yes ☐ No

IF YES, EXPLAIN

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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

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PRODUCER — CORY WASHINGTON & CO. LLC

PRODUCER SIGNATURE (TYPE FULL NAME)

DATE

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