

Covers retail and online sellers of hemp-derived products outside state cannabis licensing — CBD oils, topicals, pet products, hemp flower, and hemp-derived THC (delta-8, delta-9, THCA) where legal. State-licensed cannabis businesses use CWCO-SUP-CANNABIS or CWCO-SUP-CANN. Complete with ACORD 125 and 140. Attach a product list with brands and suppliers.

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

☐ Franchise

PRIMARY CONTACT / TITLE

PHONE

EMAIL

STATE HEMP RETAIL REGISTRATION (IF REQUIRED)

NUMBER OF LOCATIONS / STATES SHIPPED TO

2 OPERATIONS

PRODUCT CATEGORY	% OF SALES

Categories: CBD oils / tinctures; topicals / lotions; capsules / supplements; pet CBD; hemp flower / pre-rolls; delta-8 / delta-9 / THCA products; edibles / gummies; beverages; vapes; kratom or other botanicals; accessories.

Sales channels (check all):

☐ Retail store

☐ Online / shipped

☐ Wholesale to other stores

☐ Farmers markets / events

☐ Own brand (private label)

Size:

Employees

Annual sales (\$)

Inventory value (\$)

% sales from THC products

3 EXPOSURE & RISK QUESTIONS — PRODUCTS, LABELS & CHILDREN

FDA and the FTC warned a South Carolina CBD store in 2024 for selling delta-8 edibles packaged like Nerds and Oreos that could appeal to children.

3-1 Does the store sell intoxicating hemp-derived THC products (delta-8, delta-9, THCA)?

☐ Yes

☐ No

IF YES, EXPLAIN

3-2 Are edibles sold in packaging that resembles candy, snacks, or popular food brands?

☐ Yes

☐ No

IF YES, EXPLAIN

3-3 Is age (21+) verified with ID for every in-store and online THC sale?

☐ Yes

☐ No

IF YES, EXPLAIN

3-4 Does every product have a current third-party lab certificate of analysis on file?

☐ Yes

☐ No

IF YES, EXPLAIN

3-5 Does the store sell products under its own brand or private label?

☐ Yes

☐ No

IF YES, EXPLAIN

3-6 Do labels or staff make health or medical claims about products?

☐ Yes

☐ No

IF YES, EXPLAIN

3-7 Are kratom, kava, mushroom, or other botanicals also sold? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — SUPPLIERS, COMPLIANCE & STORE

Poison centers logged more than 10,000 THC edible exposures in 17 months, most involving young people; FDA received 300+ delta-8 adverse event reports.

4-1 Do suppliers carry products liability insurance naming the store as additional insured? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are suppliers required to indemnify the store in a written agreement? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Has the store received a warning letter, citation, or seizure from a regulator? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Has a customer claimed illness, injury, or a failed drug test from a product? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the store ship THC products to states where they are restricted? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is on-site consumption, sampling, or a lounge allowed? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has the store been burglarized or robbed in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	ONLINE SALES (\$)
ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	OWN-BRAND SALES (\$)	THC PRODUCT SALES (\$)

6 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT CARRIER	LIMIT / DEDUCTIBLE	EXPIRATION DATE

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 Does the current policy exclude hemp, CBD, or THC products? ☐ 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

7-1	Is there a written ID check policy with staff training and refusal logs?	☐ Yes ☐ No
IF YES, EXPLAIN		
7-2	Are product lots and COAs tracked so items can be pulled quickly?	☐ Yes ☐ No
IF YES, EXPLAIN		
7-3	Is the store's product list reviewed when state hemp laws change?	☐ 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