

For camera and photographic equipment stores selling new and used gear, renting cameras and lenses, and offering sensor cleaning, repair, and workshops. Complete with ACORD 125, 126, and 140. Attach a floor plan or site plan, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / STORE NAME	FEIN	YEARS IN BUSINESS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
STORE ADDRESS	CITY / STATE / ZIP	WEBSITE	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL
<input type="text"/>	<input type="text"/>	<input type="text"/>
NUMBER OF LOCATIONS	BUILDING OWNED OR LEASED	HOURS OF OPERATION
<input type="text"/>	<input type="text"/>	<input type="text"/>

2 OPERATIONS

Products and services (check all that apply):
☐ New cameras / lenses ☐ Used / consignment gear ☐ Equipment rentals ☐ Drones ☐ Sensor cleaning / repair ☐ Lighting / studio gear
☐ Printing / photo lab ☐ Workshops / classes

RENTAL FLEET VALUE (\$)	USED-GEAR PURCHASES PER YEAR (\$)	MOST CUSTOMER GEAR HELD AT ONCE (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>
SALES AREA (SQ. FT.)	ONLINE / PHONE SALES (%)	PRODUCTS IMPORTED DIRECTLY (%)
<input type="text"/>	<input type="text"/>	<input type="text"/>

2-1 Does the store sell products under its own brand or private label? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the store import any products directly from a foreign manufacturer? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the store deliver or install products at customers' locations? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — BURGLARY & HIGH-VALUE INVENTORY

A burglar took nearly CAD \$100,000 of Sony bodies and lenses from a Calgary camera store in under two minutes by smashing display cases.

3-1 Are high-end bodies and lenses removed from display cases after hours? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Is after-hours inventory stored in a burglary-rated safe? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 Is the alarm system UL-certificated? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Does the alarm include glass-break sensors? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Are storefront barriers in place against vehicle ramming? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Is a perpetual inventory kept with serial numbers? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-7 Does any single display case hold more than \$50,000 in gear? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Do staff carry inventory to trade shows or events? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — RENTALS, USED GEAR & REPAIR CUSTODY

Renters using fake identities kept \$34,000 of cameras and lenses from a Wisconsin shop after their card payments went through.

4-1 Does the store rent cameras or lenses to the public? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Must renters show a certificate of insurance before pickup? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Is a card deposit authorized for full replacement value? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Are GPS trackers installed in rental cases? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Does the store buy used gear from the public? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are used-gear purchases reported to local police where required? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Does the store hold customer equipment for repair or cleaning? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Has a rental item gone unreturned in the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PROPERTY, INVENTORY & CRIME

CONSTRUCTION / YEAR BUILT	BUILDING VALUE (\$, IF OWNED)	IMPROVEMENTS & BETTERMENTS (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>

AVERAGE INVENTORY (\$)	PEAK SEASON INVENTORY (\$)	MOST VALUABLE SINGLE ITEM (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Protection (check all that apply):

☐ Central station burglar alarm ☐ Central station fire alarm ☐ Full sprinkler system ☐ Security cameras ☐ Security gates / shutters
☐ Safe or vault

5-1 Is cash kept in a locked safe and deposited at least daily? ☐ Yes ☐ No
IF NO, EXPLAIN

5-2 Has the store had a burglary, robbery, or theft loss in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is refrigerated or temperature-sensitive stock kept on site? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

PROJECTED ANNUAL GROSS SALES (\$)	PRIOR YEAR GROSS SALES (\$)	TOTAL ANNUAL PAYROLL (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>

FULL-TIME EMPLOYEES	PART-TIME / SEASONAL EMPLOYEES	DELIVERY / INSTALLATION PAYROLL (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>

7 PRIOR INSURANCE & LOSS HISTORY

CURRENT PROPERTY / GL CARRIER

CURRENT GL LIMITS

EXPIRATION DATE

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

7-1 Has a customer claimed damage to gear left for repair? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Has a customer made an injury claim against the store in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-3 Has a product the store sold been recalled or caused a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

7-5 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Are floors, aisles, and entrances inspected on a written schedule with logs kept? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Do vendors and suppliers provide certificates of insurance naming the store? ☐ Yes ☐ No
IF NO, EXPLAIN

8-3 Are recall notices checked and recalled products pulled from sale? ☐ Yes ☐ No
IF NO, EXPLAIN

8-4 Are renter IDs verified against a second form of identification? ☐ Yes ☐ No
IF NO, EXPLAIN

8-5 Are lithium batteries stored in fire-resistant containers? ☐ Yes ☐ No
IF NO, 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, 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

PRODUCER — CORY WASHINGTON & CO. LLC

PRODUCER SIGNATURE (TYPE FULL NAME)

DATE