

Covers candle manufacturers selling wholesale, retail, or direct-to-consumer (including home-based and craft-fair sellers). Complete with ACORD 125/126. Attach current ASTM F2417 burn-test reports if testing has been performed.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAMEDBA / BRAND NAMEFEINYEARS IN BUSINESS

BUSINESS ADDRESSCITY / STATE / ZIPWEBSITE / SHOP URL

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

PRIMARY CONTACT / TITLEPHONEEMAIL

1-1 Is production based in a private residence? ☐ Yes ☐ No

IF YES, EXPLAIN

Home-based production is not automatically covered by a homeowners policy — most homeowners policies exclude business liability and business property entirely.

2 OPERATIONS

DESCRIPTION OF OPERATIONS (WAX TYPES USED, PRODUCTION VOLUME, PRIMARY SALES CHANNELS)

SALES CHANNEL	% OF ANNUAL REVENUE

Channels: own website / e-commerce; Amazon or other marketplace; wholesale to retailers; craft fairs / farmers markets; retail storefront; subscription box; other.

Wax types used (check all that apply):
☐ Soy ☐ Paraffin ☐ Beeswax ☐ Coconut ☐ Palm ☐ Blended / proprietary

Container / format types produced:
☐ Glass jar/tumbler ☐ Tin ☐ Freestanding / pillar ☐ Votive ☐ Tealight ☐ Wax melt (no wick) ☐ Gel candle
☐ Outdoor/citronella

2-1 Does the applicant sell wholesale to retailers, or through a marketplace requiring compliance documentation (Amazon, Walmart, Target)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant manufacture its own candles? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant resell or private-label candles made by a third party? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the applicant offer candle-making classes, workshops, or DIY kits to the public? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CANDLE-SPECIFIC

These questions track the CPSC and ASTM standards that govern this class. See 16 CFR 1500.17(a)(13) and ASTM F2417/F2058/F2179/F2601.

3-1 Are finished candles burn-tested to ASTM F2417 (fire safety) before sale? ☐ Yes ☐ No
IF YES, EXPLAIN

If yes, state the testing lab or method (in-house vs. third-party, e.g. SGS, Intertek, Bureau Veritas) in the explanation field.

3-2 Are all metal-cored wicks certified lead-free, in compliance with 16 CFR 1500.17(a)(13) (max 0.06% lead by weight)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are containers heat-tested for cracking/breakage under normal burn conditions (ASTM F2179)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Does labeling include required cautionary statements (burn within sight, keep away from flammable materials, keep away from children/pets, trim wick to 1/4 inch) per ASTM F2058? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Does the applicant maintain a General Certificate of Compliance (GCC) for its candle products as required under CPSA Section 14(a)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Does the applicant maintain a full ingredient list and lot/batch number per production run, allowing traceability of a specific batch to specific finished candles? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Does the applicant use fragrance oils, essential oils, or dyes that could trigger an allergic reaction? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 If yes to 3-7, are those ingredients disclosed on the label? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Has the applicant ever had a product recall, customer complaint of fire/burn injury, or CPSC inquiry related to its candles? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — OPERATIONS & PREMISES

4-1 Is wax ever melted over an open flame (rather than an electric double-boiler or dedicated wax melter)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is a fire extinguisher (Class B, rated for flammable liquids) kept at the melting/pouring station? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is production space separated from any residential living area (separate room, garage, or detached structure)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the applicant store bulk wax or fragrance oil (flammable liquid) on-site? ☐ Yes ☐ No
IF YES, EXPLAIN

BULK WAX STORED ON-SITE (LBS.) FRAGRANCE OIL STORED ON-SITE (GAL.)

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	NUMBER OF EMPLOYEES	NUMBER OF CONTRACT/1099 WORKERS
PROJECTED ANNUAL GROSS SALES (\$)	PRIOR YEAR ACTUAL SALES (\$)	AVERAGE RETAIL PRICE PER UNIT (\$)

5-1 Does the applicant sell internationally or ship outside the United States? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 3-5 years if prior commercial coverage has been carried.

CURRENT / PRIOR GL CARRIER (IF ANY)

CURRENT LIMITS

YEARS WITH CURRENT CARRIER

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6-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation?

☐ Yes ☐ No

IF YES, EXPLAIN

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6-2 Have there been any claims or lawsuits alleging fire, burn injury, or property damage caused by the applicant's candles?

☐ Yes ☐ No

IF YES, EXPLAIN

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

6-3 Is the applicant aware of any 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 Is there a written quality-control procedure covering wick selection, fragrance load limits, and cure time before sale?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-2 Are new product formulations burn-tested before being offered for sale?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-3 Does the applicant retain test reports, ingredient records, and lot numbers for at least the length of the product's shelf life plus a reasonable claims period?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-4 Is fragrance oil load kept within the wax manufacturer's maximum recommended percentage?

☐ 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, 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

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PRODUCER — CORY WASHINGTON & CO. LLC

PRODUCER SIGNATURE (TYPE FULL NAME)

DATE

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