For retail candle shops selling candles, wax melts, warmers, and home fragrance, including shops that pour on site or host workshops. Candle manufacturers use CWCO-SUP-CANDLE. 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

STORE ADDRESS | CITY / STATE / ZIP | WEBSITE

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

PRIMARY CONTACT / TITLE | PHONE | EMAIL

NUMBER OF LOCATIONS | BUILDING OWNED OR LEASED | HOURS OF OPERATION

2 OPERATIONS

Products and services (check all that apply):
☐ Jar & container candles ☐ Pillar / taper candles ☐ Wax melts & warmers ☐ Private-label candles ☐ Candle-making workshops
☐ Custom / wholesale pouring ☐ Diffusers & home fragrance ☐ Gift sets

PRIVATE-LABEL SALES (%) | WAX / FRAGRANCE OIL STORED (LB) | WORKSHOP ATTENDEES PER YEAR

SALES AREA (SQ. FT.) | ONLINE / PHONE SALES (%) | PRODUCTS IMPORTED DIRECTLY (%)

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 — BURNING DISPLAYS & FIRE LOAD

NFPA data show 3 in 5 candle fires start when combustibles are too close to the flame, causing about $278M in home damage a year; a New Jersey candle business was destroyed by fire in 2025.

3-1 Does the store burn candles on display during business hours? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is every burning candle within an employee's line of sight? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Is there a written policy to put out all flames before closing? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Are burning candles kept at least 12 inches from merchandise? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Is backstock wax kept in a separate storage room? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Does the store sell wax melt warmers? ☐ Yes ☐ No
IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3-7 Are warning labels on every candle sold? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Has the store had a fire in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — IN-HOUSE POURING & WORKSHOPS

Target's private-label Threshold line recalled 2.2 million candles in 2023 after glass jars cracked during use.

4-1 Does the store pour candles on site? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is wax heated with an open-flame appliance? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is each new formula burn-tested before sale? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Do candles follow the ASTM F2417 fire safety specification? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Are containers rated for candle use? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Does the store host candle-making workshops? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are workshop guests kept away from melting equipment? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Does the store make candles for other retailers to resell? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PROPERTY, INVENTORY & CRIME

CONSTRUCTION / YEAR BUILT	BUILDING VALUE ($, IF OWNED)	IMPROVEMENTS & BETTERMENTS ($)

AVERAGE INVENTORY ($)	PEAK SEASON INVENTORY ($)	MOST VALUABLE SINGLE ITEM ($)

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 ($)

FULL-TIME EMPLOYEES	PART-TIME / SEASONAL EMPLOYEES	DELIVERY / INSTALLATION PAYROLL ($)

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

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 claim alleged a home fire from a candle you sold? ☐ 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 fire extinguishers mounted near every burning display? ☐ Yes ☐ No
IF NO, EXPLAIN

8-5 Are fragrance oils stored away from heat sources? ☐ 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