

Covers candy stores, confectioners, chocolate shops, and bulk / international candy retailers, including stores that make candy on site. Complete with ACORD 125, 126, and 140. Attach a list of top suppliers and importers.

1 APPLICANT / BUSINESS INFORMATION

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

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

HEALTH DEPARTMENT / RETAIL FOOD PERMIT NO.	FDA FOOD FACILITY REGISTRATION NO. (IF MANUFACTURING)

2 OPERATIONS

DESCRIPTION OF THE STORE (PRODUCT FOCUS, CUSTOMERS, STORE LAYOUT)

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: prepackaged candy; bulk / pick-and-mix; candy made in store (chocolate, fudge, brittle, cotton candy); imported / international candy; gift baskets and corporate orders; online and shipped orders; wholesale to other retailers; parties, classes, and candy buffets; other.

SALES FLOOR SQ. FT.	NUMBER OF BULK BINS	% OF CANDY IMPORTED	HOURS OF OPERATION

2-1 Does the applicant make, cook, temper, coat, or repackage any candy on the premises? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant sell any candy under its own brand or private label, in store or to other retailers? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the applicant import candy directly from overseas suppliers, rather than through a U.S. distributor? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Does the applicant host candy-making classes, children's parties, or events, in store or off site? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PRODUCT SAFETY: IMPORTS, LEAD, ALLERGENS & CHOKING

A candy store is in the product-liability chain for everything it sells. FDA recommends no more than 0.1 ppm lead in candy likely eaten often by small children; chili- and tamarind-based candies and some imported wrappers have been the recurring problem.

- 3-1 Does the store sell Mexican-style or other candy containing chili, tamarind, or salt as a main ingredient? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-2 If yes, do suppliers or importers provide lead test results, and are products checked against FDA import alerts and recalls? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-3 Does any imported candy lack English-language ingredient and allergen labeling? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-4 Do bulk bins display ingredients and major allergens (including sesame), with separate scoops and lids to prevent cross-contact? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-5 Are nut-containing and nut-free products stored and displayed separately? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-6 Does the store sell jelly cups (especially with konjac), large hard candies, or other known choking-hazard products? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-7 Does the store sell any candy with a toy, trinket, or other non-food object embedded in it? ☐ Yes ☐ No
IF YES, EXPLAIN

Candy with a non-food object embedded in it is considered adulterated under the federal Food, Drug & Cosmetic Act, s. 402(d). Toys packaged separately are a different matter.

- 3-8 Do major suppliers carry product liability insurance and name the applicant as an additional insured (vendor's endorsement)? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-9 Is someone responsible for checking FDA recalls and removing recalled products from shelves? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — HEMP, THC & NOVELTY PRODUCTS

Hemp-derived THC edibles are sold as gummies and chocolates and have caused many child poisonings. Federal law narrowing the definition of hemp is scheduled to make most intoxicating hemp products unlawful in late 2026; state rules vary.

- 4-1 Does the store sell any hemp-derived THC (delta-8, delta-9, THCA), CBD, kratom, or mushroom products? ☐ Yes ☐ No
IF YES, EXPLAIN
- % OF REVENUE FROM THESE PRODUCTS** **PRODUCT TYPES SOLD**
- 4-2 If yes, are they kept behind the counter, away from candy displays, and sold only after ID verification of age 21+? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-3 Does any product sold use packaging that resembles a mainstream candy or snack brand? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-4 Does the store sell non-food novelties for children (toys, slime, sour sprays, candy dispensers)? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — IN-STORE CANDY MAKING (COMPLETE IF 2-1 IS YES)

Equipment used (check all that apply):

- ☐ Candy kettles / stovetop sugar work ☐ Chocolate tempering machines ☐ Enrobers / coating lines ☐ Cotton candy machines ☐ Nut roasters
☐ Commercial cooking hood with suppression ☐ None

- 5-1 Is there a written food safety plan covering ingredient receiving, allergen control, sanitation, and lot records? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-2 Are staff trained on hot-sugar and molten-chocolate burn prevention, with burn first-aid supplies on hand? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Can customers or children watch or take part in production, and if so, are they kept behind a barrier? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Is every batch labeled or logged so it can be traced and pulled if a problem is found? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	NUMBER OF W-2 EMPLOYEES	ANNUAL ONLINE / SHIPPED SALES (\$)
PROJECTED ANNUAL GROSS SALES (\$)	PRIOR YEAR ACTUAL GROSS SALES (\$)	ANNUAL SALES OF CANDY MADE IN-HOUSE (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 3-5 years.

CURRENT / EXPIRING GL CARRIER	CURRENT GL / PRODUCTS LIMITS	PROPERTY CARRIER

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 3-5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Have there been any claims alleging illness, allergic reaction, choking, a foreign object, or a dental injury from a product sold? ☐ Yes ☐ No
IF YES, EXPLAIN

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

7-3 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

8 RISK MANAGEMENT & SAFETY

8-1 Is the store temperature-controlled, with a plan for protecting chocolate and inventory during a power outage? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are dropped candy and sticky spills cleaned promptly, especially near bulk bins and entrances? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Are shipped orders packed for heat, and is the customer told about melting and delivery-time limits? ☐ Yes ☐ No
IF YES, EXPLAIN

8-4 Are free samples given only in pre-portioned form, with allergen information posted at the sampling station? ☐ Yes ☐ No
IF YES, EXPLAIN

9SIGNATURE & 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