CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CATERING BUSINESS SUPPLEMENTAL

Covers off-premises caterers serving weddings, corporate events, and private parties, including drop-off and full-service catering. Personal chefs use CWCO-SUP-PERSONALCHEF; food trucks CWCO-SUP-FOODTRUCK. Also complete CWCO-SUP-LIQ if alcohol is served. Complete with ACORD 125, 126, and 127.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA | FEIN | YEARS IN BUSINESS

BUSINESS ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE | PHONE | EMAIL

HEALTH PERMIT / KITCHEN LICENSE NO. | CATERER'S LIQUOR LICENSE (IF ANY)

2 OPERATIONS

RECEIPTS CATEGORY	ANNUAL AMOUNT ($)	% OF TOTAL

Categories: food; beer and wine; liquor; catering and events; retail and merchandise; delivery; other.

EVENTS PER YEAR | LARGEST EVENT (GUESTS) | DELIVERY VEHICLES | EVENT STAFF

2-1 Does the caterer serve alcohol at events? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the caterer cook on site at venues (grills, fryers, or portable burners)? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — TEMPERATURE CONTROL, ALLERGENS & OUTBREAKS

Catered food often travels for hours and sits on buffets, and time-temperature abuse is a leading factor in event food-poisoning outbreaks. One error can sicken hundreds of guests at a wedding or conference.

3-1 Is food transported in insulated or temperature-controlled carriers, with temperatures logged? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are buffet and holding temperatures checked and logged at least every two hours? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Is food discarded when it has been out of temperature control longer than the Food Code allows? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are guest allergies collected before every event? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are allergen-free dishes prepared separately and labeled at service? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Does a certified food protection manager supervise every event? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Has an event been linked to foodborne illness or an allergic reaction? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — KITCHEN, VENUE COOKING & ALCOHOL

4-1 Are all cooking appliances under a hood with a UL 300 wet-chemical suppression system? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is the suppression system inspected every six months by a licensed company? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are hoods, ducts, and fans professionally cleaned on the NFPA 96 schedule for the cooking volume? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is a Class K extinguisher mounted near the cooking line? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 If yes to 2-2, are chafing fuel and portable burners used only with venue approval and kept away from guests? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are all servers and bartenders certified in responsible alcohol service? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Is ID checked for every guest who appears under 30? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Is there a written policy for refusing service to intoxicated guests? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Is there a written incident log for refusals, fights, and injuries? ☐ Yes ☐ No
IF YES, EXPLAIN

4-10 Do venues require certificates naming them as additional insured? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL ($)	ANNUAL GROSS RECEIPTS ($)	ALCOHOL RECEIPTS ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PRODUCTS CARRIER / LIMITS	LIQUOR LIABILITY (Y / N)	COMMERCIAL AUTO CARRIER

6-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

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

6-2 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 Are driving records checked for all delivery drivers? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are event contracts reviewed for hold-harmless terms before signing? ☐ 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