

Covers clothing, shoe, and accessories boutiques, including stores that sell online, carry a private label, or sell consigned or resale apparel. Complete with ACORD 125, 126, and 140. Attach the store's website address and a list of private-label or imported product lines.

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

2 OPERATIONS

DESCRIPTION OF THE STORE (STYLES, PRICE POINTS, CUSTOMER BASE, SALES CHANNELS)

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: women's apparel; men's apparel; children's apparel; shoes; jewelry and accessories; private-label / own-brand goods; consigned or resale apparel; online and social-media sales; pop-ups, markets, and trunk shows; alterations; other.

Sales channels (check all that apply):

- ☐ Storefront ☐ Own website ☐ Social media / live selling ☐ Third-party marketplace ☐ Pop-ups / markets
☐ Mobile boutique (truck or trailer)

SALES FLOOR SQ. FT.	ONLINE SALES (% OF REVENUE)	PEAK INVENTORY VALUE (\$)	HOURS OF OPERATION

2-1 Does the store offer alterations, tailoring, ear piercing, or other services performed on customers? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the store host styling events, fashion shows, or parties, in store or off site? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the store serve or allow alcohol (including complimentary drinks at events)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — ONLINE STORE & WEBSITE ACCESSIBILITY

E-commerce sites are the target of roughly 70% of ADA website-accessibility lawsuits, which topped 5,000 federal and state filings in 2025. Small businesses make up most defendants, and one suit makes another more likely.

3-1 Has the store's website or app been audited against WCAG 2.1 Level AA (or later), by a person rather than only an automated tool? ☐ Yes ☐ No
IF YES, EXPLAIN

WEBSITE PLATFORM (E.G., SHOPIFY, WIX, CUSTOM)	WHO MAINTAINS THE SITE	DATE OF LAST ACCESSIBILITY REVIEW

3-2 Does the store rely on an accessibility overlay or widget as its main compliance measure? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Has the store ever received an ADA demand letter or lawsuit, about its website or its physical store? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Does the store use product photos, music, or content from others (brands, models, influencers) with written permission? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Does the store collect customer data for loyalty programs, text marketing, or email lists, with consent documented? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Does the store process payments online through a PCI-compliant third-party processor, without storing card numbers? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PRIVATE LABEL, IMPORTS & CHILDREN'S APPAREL

A store that puts its own label on goods or imports directly takes on the manufacturer's responsibility for federal flammability rules (16 CFR 1610) and, for children's items, drawstring, lead, and phthalate limits.

4-1 Does the store sell any goods under its own brand or private label? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does the store import goods directly from overseas suppliers or buy from marketplaces without a U.S. distributor? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 4-1 or 4-2: are suppliers required to provide flammability test results and, for children's items, a Children's Product Certificate? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the store sell children's jackets or sweatshirts (sizes 2T-16), and are they checked for hood, neck, and waist drawstrings? ☐ Yes ☐ No
IF YES, EXPLAIN

Children's upper outerwear with neck or hood drawstrings (sizes 2T-12), or non-conforming waist drawstrings (2T-16), is a substantial product hazard under 16 CFR Part 1120.

4-5 Does the store sell children's sleepwear, or loungewear that could be treated as sleepwear? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the store sell brand-name goods bought outside authorized channels (closeouts, gray market, resale)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has the store received a CPSC notice, recall request, or a claim of counterfeit or infringing goods? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CONSIGNED GOODS, THEFT & PROPERTY

5-1 Does the store sell consigned or resale apparel, shoes, or handbags? ☐ Yes ☐ No
IF YES, EXPLAIN

CONSIGNED GOODS ON HAND (\$) HIGHEST-VALUE SINGLE ITEM (\$) DESIGNER HANDBAGS / JEWELRY ON HAND (\$)

5-2 Does each consignment agreement state who insures the goods and at what value? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are high-value handbags, jewelry, and designer goods authenticated before sale, and kept in locked cases? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Has the store had shoplifting, organized retail theft, or burglary losses in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

Security in place (check all that apply):

☐ Central-station burglar alarm ☐ Video surveillance ☐ Electronic article surveillance (tags) ☐ Fitting-room attendant or item limits
☐ Locked cases for high-value items ☐ None of these

5-5 Is inventory taken to pop-ups, markets, trunk shows, or a mobile boutique? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$) NUMBER OF W-2 EMPLOYEES NUMBER OF 1099 WORKERS (STYLISTS, MODELS)

PROJECTED ANNUAL GROSS SALES (\$) PRIOR YEAR ACTUAL GROSS SALES (\$) ANNUAL ONLINE SALES (\$)

7 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT / EXPIRING GL CARRIER PROPERTY CARRIER CYBER / MEDIA CARRIER (IF ANY)

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 theft, water, or fire losses, customer injury claims, or ADA, advertising, or data claims? ☐ 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 Are fixtures, mirrors, and tall displays anchored, and are racks kept clear of aisles and entrances? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2	Are fitting rooms free of any recording device, with a written policy on staff entering occupied rooms?	☐ Yes ☐ No
IF YES, EXPLAIN		
8-3	Are staff trained not to confront or pursue shoplifters?	☐ Yes ☐ No
IF YES, EXPLAIN		
8-4	Is the physical store checked for accessibility (entrance, aisle width, fitting room, checkout counter)?	☐ Yes ☐ No
IF YES, 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, 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