

Covers coffee roasting operations selling wholesale to cafes, grocers, and offices, direct to consumers online or by subscription, and under private label for others — including cold brew and ready-to-drink production. A cafe run alongside the roastery is a separate operation. Complete with ACORD 125/126/140. Attach the roaster make, model, and capacity, and any air-quality permit.

1 APPLICANT / BUSINESS INFORMATION

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

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

FDA FOOD FACILITY REGISTRATION NO.	AIR QUALITY PERMIT NO. (IF ANY)

2 OPERATIONS

DESCRIPTION OF OPERATIONS (ROASTING VOLUME, CUSTOMERS, SALES CHANNELS, PRODUCTS)

Business model (check all that apply):

- ☐ Wholesale to cafes / grocers / offices
 ☐ Online / subscription
 ☐ Private label / co-roasting for others
 ☐ Green coffee importing
☐ Cold brew / ready-to-drink
☐ Flavored coffees
☐ Cafe at the roastery

REVENUE SOURCE	% OF ANNUAL REVENUE

Sources: wholesale roasted coffee; retail / online roasted coffee; private label; cold brew and RTD; equipment and accessories.

Size and volume:

Roasters
 Largest roaster batch (kg)
 Pounds roasted per year
 Green coffee on hand (lb)
 Employees

2-1 Is a cafe or retail counter operated at the roastery? ☐ Yes ☐ No
 IF YES, EXPLAIN

A cafe is a separate operation and needs a separate application.

3 EXPOSURE & RISK QUESTIONS — ROASTER FIRE & COMBUSTIBLES

Roaster and exhaust fires are the leading property loss for this class. In a 2018 Vancouver fire, a failed exhaust fan and a safety switch stuck closed let the burner keep firing, and dumping the overheated beans fed the fire.

3-1 Is every roast attended by a trained operator from start to finish? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Are airflow interlocks and high-temperature cutoffs tested on a documented schedule? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3	Are chaff collectors emptied daily and exhaust ducts and stacks cleaned on a documented schedule?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-4	Does the roaster have a water quench or built-in fire suppression, and are staff trained on what to do in a drum or cooling-tray fire?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	Are roaster exhaust ducts installed with code-required clearances from combustible construction, and inspected by the manufacturer or a qualified technician?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-6	Is the roastery sprinklered, with green coffee in jute or burlap stored away from the roaster?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	Does the roaster use an afterburner or catalytic oxidizer, and is it maintained under any air permit conditions?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	In the past 5 years, has any roaster, chaff, or exhaust fire occurred, even if put out without fire department response?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — WORKER EXPOSURES

NIOSH evaluations found roasting and grinding naturally release diacetyl and 2,3-pentanedione — the buttery-flavor chemicals linked to irreversible lung disease — plus carbon monoxide. Two coffee-facility workers developed obliterative bronchiolitis after work in a flavoring room.

4-1	Are grinders, packaging lines, and any flavoring areas equipped with local exhaust ventilation?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Are flavorings added to coffee on site, and if so, is the process enclosed or automated?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Are carbon monoxide monitors installed in the roasting area and near bins or silos holding freshly roasted coffee?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	Has air sampling for diacetyl, 2,3-pentanedione, or carbon monoxide been performed?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	Are heavy green coffee bags moved with equipment or two-person lifts?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 EXPOSURE & RISK QUESTIONS — PRODUCT SAFETY & RECALL

5-1	Are stones and metal removed from green coffee with a destoner and magnets before roasting?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-2	Are lots coded and traceable from green coffee through finished bags, with a written recall plan?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-3	If cold brew or ready-to-drink coffee is produced, is the process validated by a process authority to prevent pathogen growth?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-4	Do private-label or wholesale customers require indemnity, additional insured status, or specific products limits?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-5	In the past 5 years, has a customer claimed a broken tooth, illness, or foreign object, or has a product been recalled or withdrawn?	☐ Yes ☐ No
IF YES, EXPLAIN		

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	WHOLESALE SALES (\$, ILLUSTRATIVE)
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	VALUE OF GREEN COFFEE INVENTORY AT PEAK (\$, ILLUSTRATIVE)

7 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT PROPERTY / GL CARRIER

PRODUCTS AGGREGATE

PRODUCT RECALL LIMIT (IF ANY)

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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

7-2 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

8 RISK MANAGEMENT & SAFETY

8-1 Is the roaster serviced by the manufacturer or a qualified technician at least annually, with records kept?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Is there a written emergency procedure for roaster fires shared with all operators?

☐ Yes ☐ No

IF YES, EXPLAIN

8-3 Are roast logs kept for every batch (time, temperature, operator)?

☐ 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