CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

COFFEE SHOP & CAFE SUPPLEMENTAL

Covers coffee shops, cafes, tea shops, and espresso bars, including drive-thrus and kiosks. Full-service restaurants use CWCO-SUP-FNB; bakeries CWCO-SUP-BAKERY. Complete with ACORD 125, 126, and 140.

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 NO. | FRANCHISE BRAND (IF ANY)

2 OPERATIONS

RECEIPTS CATEGORY	ANNUAL AMOUNT ($)	% OF TOTAL

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

DRINKS SERVED PER DAY | SEATS | DELIVERY-APP ORDERS (%) | EMPLOYEES

2-1 Does the shop have a drive-thru or walk-up window? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the shop prepare hot food beyond reheating baked goods? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the shop serve beer, wine, or spiked coffee drinks? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — HOT LIQUIDS, LIDS & HANDOFFS

In March 2025, a jury awarded $50 million to a delivery driver burned when a barista didn't secure a hot tea in a drink carrier at a drive-thru. Lids, carriers, and handoff procedures are the core defenses against burn claims.

3-1 Is there a written procedure for securing lids and seating every cup in carriers before handoff? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are carriers used for any order of two or more hot drinks? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are hot drinks served at a set maximum temperature, checked regularly? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are cups and lids bought as matched sets from one supplier? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are lids tested for a secure fit when supplies change? ☐ Yes ☐ No

IF YES, EXPLAIN

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3-6 If yes to 2-1, are drive-thru handoffs made only when the customer's hands are free to take the drink? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are cups marked with hot-contents warnings? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has a customer or driver claimed a burn in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — KITCHEN, ALLERGENS & PREMISES

4-1 If yes to 2-2, is cooking equipment under a hood with fire suppression? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are allergens (dairy, nuts, soy) in drinks and pastries disclosed to customers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are espresso machines and steam wands maintained on the manufacturer's schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are floors near the counter kept dry, with mats at the entrance? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 If yes to 2-3, are alcohol servers certified and IDs checked? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL ($)	ANNUAL GROSS RECEIPTS ($)	DRIVE-THRU / DELIVERY RECEIPTS ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PRODUCTS CARRIER / LIMITS	PROPERTY CARRIER	UMBRELLA LIMIT

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 baristas trained on the hot-drink handoff procedure before working the window? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Is drive-thru video kept at least 30 days? ☐ Yes ☐ No
IF YES, EXPLAIN

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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

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