CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-CSTORE Rev. 09-2026

CONVENIENCE STORE SUPPLEMENTAL

Covers convenience stores, with or without fuel, including stores with food service. Complete with ACORD 125, 126, and 140. If fuel is sold, attach the state UST registration and the current financial-responsibility certificate. Complete a liquor liability application if alcohol is sold.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA / STORE NAME / BRAND

FEIN

YEARS IN BUSINESS

STORE ADDRESS

CITY / STATE / ZIP

FUEL BRAND (IF ANY)

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Franchisee

PRIMARY CONTACT / TITLE

PHONE

EMAIL

Applicant is (check one):

☐ Owner of land and building ☐ Tenant ☐ Owner of business only (dealer) ☐ Operator for another owner

2 OPERATIONS

DESCRIPTION OF THE STORE (LOCATION TYPE, CUSTOMERS, SERVICES OFFERED)

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: grocery and packaged goods; beer and wine; spirits; tobacco and vapor products; lottery; prepared food / hot food; fuel; car wash; money orders, check cashing, or bill pay; ATM commissions; other.

HOURS OF OPERATION

OPEN 24 HOURS? (Y/N)

SALES FLOOR SQ. FT.

EMPLOYEES ON DUTY, OVERNIGHT

2-1 Does the store sell alcohol? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the store prepare or cook food on site (roller grill, fryer, pizza, deli)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the store cash checks, sell money orders, or offer money transfer or bill-pay services? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the store sell fuel, propane exchange, or kerosene? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — ROBBERY, VIOLENCE & PREMISES SECURITY

Robbery and assault are the leading cause of death for retail workers, and convenience-store clerks face far higher workplace homicide rates than other private-sector workers. OSHA has cited convenience stores for failing to control this hazard.

3-1 Has the store had a robbery, assault, shooting, or other violent incident on the premises in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

ROBBERIES (5 YRS)	ASSAULTS ON STAFF (5 YRS)	ASSAULTS ON CUSTOMERS (5 YRS)	POLICE CALLS (LAST 12 MOS)

Security in place (check all that apply):

☐ Interior and exterior cameras ☐ Bullet-resistant enclosure or barrier ☐ Drop safe / time-delay safe ☐ Signage: register holds $50 or less

☐ Panic / hold-up alarm ☐ Two or more staff overnight ☐ Security guard ☐ Clear window sightlines ☐ Well-lit lot and entrance

3-2 Is there a written workplace violence prevention program, with robbery-response training at hire and at least annually? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are staff instructed not to resist a robbery or confront shoplifters? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Is loitering controlled, and are parking lot incidents (fights, carjackings, panhandling) monitored and reported? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Does the store sell or keep firearms, or allow employees to carry weapons at work? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Has anyone ever claimed they were injured on the premises because of inadequate security? ☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — FUEL & UNDERGROUND STORAGE TANKS (COMPLETE IF 2-4 IS YES)

Owners and operators of petroleum underground tanks at retail fuel sites must prove at least $1 million per occurrence in financial responsibility for cleanup and third-party damage (40 CFR 280.93). General liability policies almost always exclude pollution.

TANK NO.	CAPACITY (GAL)	PRODUCT	YEAR INSTALLED	WALL TYPE (SINGLE / DOUBLE)

AVERAGE MONTHLY THROUGHPUT (GAL)	NUMBER OF DISPENSERS	STATE UST REGISTRATION NO.

4-1 Is financial responsibility currently in place through a pollution policy, state fund, or other approved mechanism? ☐ Yes ☐ No

IF YES, EXPLAIN

FINANCIAL RESPONSIBILITY MECHANISM / CARRIER	PER-OCCURRENCE / AGGREGATE LIMITS

4-2 Is release detection (automatic tank gauging or interstitial monitoring) in place and tested as required? ☐ Yes ☐ No

IF YES, EXPLAIN

4-3 Has the site had a reported release, failed tightness test, or open corrective action at any time? ☐ Yes ☐ No

IF YES, EXPLAIN

4-4 Does a certified Class A/B operator oversee the tanks, and a Class C operator attend the site when open? ☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Are emergency fuel shutoffs, spill kits, and fire extinguishers accessible at the dispensers, and are dispensers checked for skimmers? ☐ Yes ☐ No

IF YES, EXPLAIN

4-6 Are there any above-ground tanks, propane exchange cages, or EV chargers on site? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — AGE-RESTRICTED SALES & FOOD SERVICE

5-1 Is ID scanned or checked for every alcohol, tobacco, and vape sale to anyone who appears under a set age (e.g., 40)? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Have all cashiers completed responsible alcohol and tobacco sales training? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Has the store failed a compliance check or been cited for selling alcohol, tobacco, or vapes to a minor in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Does the store sell hemp-derived THC, kratom, or similar products? ☐ Yes ☐ No
IF YES, EXPLAIN

Federal law narrowing the definition of hemp is scheduled to make most intoxicating hemp products unlawful in late 2026; state rules vary.

5-5 If food is prepared: does the store hold a current food permit, and are hoods, fryers, and suppression systems cleaned and inspected? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF W-2 EMPLOYEES	ANNUAL ALCOHOL SALES ($)

PROJECTED ANNUAL INSIDE SALES ($)	ANNUAL FUEL GALLONS SOLD	PRIOR YEAR TOTAL REVENUE ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	LIQUOR LIABILITY CARRIER / LIMITS	UST POLLUTION CARRIER / LIMITS

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

7-2 Have there been any robbery, burglary, fire, vehicle-into-building, slip-and-fall, liquor, or pollution 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 bollards or curbs in place to protect the storefront from vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are floors, entrances, and the lot inspected for spills, ice, and hazards on a written schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Are cooler and freezer temperatures alarmed, with a plan for inventory in a power outage? ☐ Yes ☐ No

IF YES, EXPLAIN

8-4 Is cash deposited at least daily, with a written procedure for bank runs? ☐ 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