

Covers craft, art supply, fabric-and-craft, and hobby stores (models, trains, RC, rocketry), including stores that hold classes or offer custom framing. Complete with ACORD 125, 126, and 140. Attach a class schedule and a blank class waiver, if used.

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 (PRODUCT FOCUS, CUSTOMERS, SERVICES)

| REVENUE SOURCE | % OF ANNUAL REVENUE |
|----------------|---------------------|
|                |                     |
|                |                     |
|                |                     |
|                |                     |
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Revenue sources: art supplies (paint, markers, clay); general crafts and kits; yarn, fabric, and sewing; scrapbooking and paper; seasonal and floral; hobby models, trains, and RC; model rocketry; classes, workshops, and parties; custom framing; online sales; other.

SALES FLOOR SQ. FT.

PEAK (HOLIDAY) INVENTORY (\$)

YEAR BUILDING CONSTRUCTED

HOURS OF OPERATION

2-1 Does the store offer custom framing, or hold customers' artwork, quilts, or projects for finishing or display?

IF YES, EXPLAIN

☐ Yes ☐ No

2-2 Does the store repair or service sewing machines, RC vehicles, or other equipment for customers?

IF YES, EXPLAIN

☐ Yes ☐ No

2-3 Does the store host or run events off site (craft fairs, school programs, RC races, rocket launches)?

IF YES, EXPLAIN

☐ Yes ☐ No

### 3 EXPOSURE & RISK QUESTIONS — CLASSES, WORKSHOPS & PARTIES

Classes turn a retail store into a place where customers use tools, heat, and chemicals under the store's direction. The equipment and materials used decide the exposure.

| CLASSES PER MONTH    | AVERAGE CLASS SIZE   | CHILDREN'S CLASSES / PARTIES PER MONTH | NUMBER OF INSTRUCTORS |
|----------------------|----------------------|----------------------------------------|-----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/>                   | <input type="text"/>  |

**Equipment or materials used in classes (check all that apply):**

- ☐ Kilns (ceramic or glass)
 ☐ Glass torches / lampwork
 ☐ Epoxy or UV resin
 ☐ Soldering or metal work
 ☐ Wood-burning tools  
☐ Craft knives / rotary cutters
 ☐ Hot glue
 ☐ Sewing machines
 ☐ Spray paint / aerosols
 ☐ Candle or soap making
 ☐ Power tools  
☐ None of these

- 3-1 Are instructors employees? If any are independent contractors, must they carry their own liability insurance naming the store? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-2 Do adult students sign a written release, and a parent or guardian sign for every minor? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-3 Must a parent stay for children's classes and parties, and are instructors who teach children background-checked? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-4 Is the classroom ventilated for resin, solvent, glaze, and soldering fumes, with safety data sheets on hand? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-5 Are kilns installed per the manufacturer and local code, on dedicated circuits, vented, and never left firing unattended? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-6 Has any student been burned, cut, or had a reaction or illness during a class? ☐ Yes ☐ No  
IF YES, EXPLAIN

### 4 EXPOSURE & RISK QUESTIONS — ART MATERIALS, CHILDREN'S KITS & HOBBY PRODUCTS

Federal law (LHAMA, 16 CFR 1500.14(b)(8)) makes manufacturers, distributors, and retailers responsible for art materials being labeled for chronic hazards. Art materials and kits for children 12 and under also fall under CPSC children's-product rules.

- 4-1 Does the store sell art materials or kits it imports directly, or packages, repackages, or mixes itself (e.g., glazes, pigments, slime, bath-bomb or soap kits)? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-2 Are art materials checked for the ASTM D-4236 conformance statement, and are products with chronic-hazard warnings kept out of children's sections? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-3 Are children's craft kits and toys checked for supplier certificates and against CPSC recalls? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-4 Does the store sell model rocket motors, fuel for RC engines, or other flammable or hazardous hobby supplies? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-5 Does the store sell or fly drones, or sell lithium polymer (LiPo) batteries for RC vehicles? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-6 Does the store sell products under its own brand or private label? ☐ Yes ☐ No  
IF YES, EXPLAIN

## 5 EXPOSURE & RISK QUESTIONS — FIRE LOAD, STORAGE & CUSTOMERS' PROPERTY

5-1 Are aerosols, solvents, alcohol inks, and resins stored in approved flammable-storage cabinets and within fire-code quantity limits? ☐ Yes ☐ No  
IF YES, EXPLAIN

5-2 Is seasonal stock stored so sprinklers, exits, and aisles are never blocked, including in back rooms and trailers? ☐ Yes ☐ No  
IF YES, EXPLAIN

**Fire protection in place (check all that apply):**

☐ Automatic sprinklers ☐ Central-station fire alarm ☐ Flammable-storage cabinets ☐ LiPo charging bags or safe ☐ None of these

VALUE OF CUSTOMERS' PROPERTY ON HAND (\$)

HIGHEST-VALUE CUSTOMER ITEM HELD (\$)

5-3 Are customer items (framing, finishing, repair) logged with a signed ticket and value, and stored away from water and heat? ☐ Yes ☐ No  
IF YES, EXPLAIN

## 6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)

NUMBER OF W-2 EMPLOYEES

NUMBER OF 1099 INSTRUCTORS

PROJECTED ANNUAL GROSS SALES (\$)

PRIOR YEAR ACTUAL GROSS SALES (\$)

ANNUAL CLASS / PARTY REVENUE (\$)

## 7 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT / EXPIRING GL CARRIER

CURRENT GL LIMITS

PROPERTY CARRIER

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 fire, water, or theft losses, class injuries, product claims, or claims for damaged customer items? ☐ 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 tall shelving and fabric-bolt racks anchored, with heavy stock kept on lower shelves? ☐ Yes ☐ No  
IF YES, EXPLAIN

8-2 Are fabric-cutting stations and craft knives supervised, with blades stored safely? ☐ Yes ☐ No  
IF YES, EXPLAIN

8-3 Are aisles clear of stock, carts, and dropped beads or glitter, with spills cleaned promptly? ☐ Yes ☐ No  
IF YES, EXPLAIN

8-4 Are first-aid supplies, including burn care and an eyewash station, available in the classroom? ☐ 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        |
| <div></div>                                       | <div></div>                         | <div></div> |
| PRODUCER — CORY WASHINGTON & CO. LLC              | PRODUCER SIGNATURE (TYPE FULL NAME) | DATE        |
| <div></div>                                       | <div></div>                         | <div></div> |