CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

DISTILLERY SUPPLEMENTAL

Covers craft and production distilleries, including aging warehouses (rickhouses), bottling, tasting rooms, tours, and events. Breweries and wineries use CWCO-SUP-BREWERY and -WINERY. Also complete CWCO-SUP-LIQ for tasting-room service. 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

TTB DSP PERMIT NO.

STATE DISTILLER LICENSE

PROOF GALLONS PRODUCED PER YEAR

2 OPERATIONS

BUILDING	USE (STILL HOUSE / RICKHOUSE / BOTTLING / TASTING)	CONSTRUCTION	BARRELS OR GALLONS STORED	SPRINKLERED (Y/N)

BARRELS AGING (PEAK)

DISTANCE BETWEEN RICKHOUSES (FT.)

NEAREST WATERWAY (FT.)

Visitor activities (check all that apply):

☐ Tasting room ☐ Distillery tours ☐ Cocktail bar ☐ Events and weddings ☐ Retail shop ☐ Food service

2-1 Does the distillery store barrels for others (third-party or investor barrels)? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — STILL HOUSE, RICKHOUSE FIRE & SPILLS

A 2019 Jim Beam warehouse fire destroyed about 45,000 barrels and sent burning bourbon into a creek and the Kentucky River; a 2003 fire killed an estimated 19,000 fish. Vapor control in the still house and separation and spill containment for aging warehouses are the core defenses.

3-1 Is the still house built and wired for flammable vapors (classified electrical, ventilation)? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are stills attended at all times while running? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are ethanol vapor detectors installed in production areas? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are rickhouses separated from each other and from the still house by the distances the fire code requires? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Is there spill containment (berms, drains to containment) to keep burning spirits out of waterways? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Is lightning protection installed on rickhouses? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Is there a pre-fire plan with the local fire department, including a runoff strategy? ☐ Yes ☐ No

IF YES, EXPLAIN

3-8 Has the distillery had a fire, explosion, spill, or rickhouse collapse in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — INVENTORY VALUE, TASTING ROOM & VISITORS

4-1 Is aging inventory valued for insurance on a stated basis reviewed at least yearly? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 2-1, do barrel-storage agreements state who insures third-party barrels? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are all servers and bartenders certified in responsible alcohol service? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is ID checked for every guest who appears under 30? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is there a written policy for refusing service to intoxicated guests? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is there a written incident log for refusals, fights, and injuries? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are tour groups kept on marked routes away from stills and forklifts? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Are tasting pours limited per guest? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL & SALES

TOTAL ANNUAL PAYROLL ($)	ANNUAL GROSS SALES ($)	TASTING ROOM / EVENT RECEIPTS ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

PROPERTY CARRIER / STOCK LIMIT	POLLUTION LIABILITY (Y / N)	LIQUOR LIABILITY CARRIER / LIMITS

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 hot-work permits required for any welding or cutting near production? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Are forklift operators trained and certified? ☐ Yes ☐ No
IF YES, EXPLAIN

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**