DONUT & BAGEL SHOP SUPPLEMENTAL

For donut and bagel shops making fried donuts and kettle-boiled bagels, with coffee, breakfast sandwiches, catering, delivery, and wholesale. Full-line bakeries use CWCO-SUP-BAKERY. Complete with ACORD 125, 126, and 140. Attach a floor plan or site plan, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA / STORE NAME | FEIN | YEARS IN BUSINESS

STORE ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Franchise

PRIMARY CONTACT / TITLE | PHONE | EMAIL

NUMBER OF LOCATIONS | BUILDING OWNED OR LEASED | HOURS OF OPERATION

2 OPERATIONS

Products and services (check all that apply):

☐ Fried donuts ☐ Kettle-boiled bagels ☐ Cream cheese & spreads ☐ Breakfast sandwiches ☐ Coffee & espresso ☐ Kolaches / pastries

☐ Office catering boxes ☐ App delivery ☐ Wholesale to cafes

OPENING HOUR | FRYERS | OIL CAPACITY (LB) | CATERING / WHOLESALE (% OF SALES)

SALES AREA (SQ. FT.) | ONLINE / PHONE SALES (%) | PRODUCTS IMPORTED DIRECTLY (%)

2-1 Does the store sell products under its own brand or private label? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the store import any products directly from a foreign manufacturer? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Does the store deliver or install products at customers' locations? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — FRYERS, BURNS & EARLY PRODUCTION

A 2022 fire at a Utah Krispy Kreme was traced to a fryer malfunction that ignited the oil while the store was closed.

3-1 Does the shop fry donuts on site? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is a UL 300 wet-chemical system installed over the fryers? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Is the hood suppression system inspected every six months? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Does every fryer have a high-limit temperature shutoff? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Do employees filter hot oil by hand? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are bagels boiled in open kettles on site? ☐ Yes ☐ No
IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3-7 Do employees under 18 operate mixers or dough sheeters? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has the shop had a kitchen fire in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — OVERNIGHT CRIME, ALLERGENS & DELIVERY

Armed robbers have hit donut shops in pre-dawn hours, including Oakland's Colonial Donuts near 1 a.m. in 2023 and Houston's Snowflake Donuts in 2025.

4-1 Does the shop open before 6 a.m.? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is any employee scheduled to work alone overnight? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is cash moved to a drop safe during the shift? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Do security cameras record the register area? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Are customers told about peanut or tree-nut use in the shop? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Are sesame-containing products labeled? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Does the shop deliver catering orders with its own drivers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Are drivers' MVRs checked before they deliver? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PROPERTY, INVENTORY & CRIME

CONSTRUCTION / YEAR BUILT

BUILDING VALUE ($, IF OWNED)

IMPROVEMENTS & BETTERMENTS ($)

KITCHEN EQUIPMENT VALUE ($)

AVERAGE INVENTORY ($)

AVERAGE CASH ON HAND ($)

Protection (check all that apply):

☐ Central station burglar alarm ☐ Central station fire alarm ☐ Full sprinkler system ☐ Security cameras ☐ Security gates / shutters
☐ Safe or vault

5-1 Is cash kept in a locked safe and deposited at least daily? ☐ Yes ☐ No
IF NO, EXPLAIN

5-2 Has the store had a burglary, robbery, or theft loss in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is refrigerated or temperature-sensitive stock kept on site? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

PROJECTED ANNUAL GROSS SALES ($)

PRIOR YEAR GROSS SALES ($)

TOTAL ANNUAL PAYROLL ($)

FULL-TIME EMPLOYEES

PART-TIME / SEASONAL EMPLOYEES

DELIVERY / INSTALLATION PAYROLL ($)

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7 PRIOR INSURANCE & LOSS HISTORY

CURRENT PROPERTY / GL CARRIER	CURRENT GL LIMITS	EXPIRATION DATE

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

7-1 Has a customer claimed an allergic reaction or foreign object? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Has a customer made an injury claim against the store in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-3 Has a product the store sold been recalled or caused a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

7-5 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Are floors, aisles, and entrances inspected on a written schedule with logs kept? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Do vendors and suppliers provide certificates of insurance naming the store? ☐ Yes ☐ No
IF NO, EXPLAIN

8-3 Are recall notices checked and recalled products pulled from sale? ☐ Yes ☐ No
IF NO, EXPLAIN

8-4 Is the hood and duct cleaned on a set schedule? ☐ Yes ☐ No
IF NO, EXPLAIN

8-5 Are burn-first-aid supplies kept at the fryer station? ☐ Yes ☐ No
IF NO, 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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE