CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

ELECTRONICS STORE SUPPLEMENTAL

Covers consumer electronics retailers, including stores that install in customers' homes, repair devices, or sell service contracts. Phone-repair-only shops use CWCO-SUP-PHONE. Complete with ACORD 125, 126, and 140. Attach a sample service contract (if sold).

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 ☐ Franchise / dealer

PRIMARY CONTACT / TITLE

PHONE

EMAIL

CONTRACTOR / LOW-VOLTAGE LICENSE NO. (IF INSTALLING)

SERVICE CONTRACT REGISTRATION NO. (IF REQUIRED)

2 OPERATIONS

DESCRIPTION OF THE STORE (PRODUCT CATEGORIES, BRANDS, CUSTOMERS)

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: TVs and home theater; computers and tablets; phones; audio; gaming; smart home and security devices; small appliances; accessories, chargers, and batteries; e-scooters, hoverboards, and e-bikes; used / refurbished / open-box; installation services; repair services; service contracts / protection plans; online sales; other.

SALES FLOOR SQ. FT.

NUMBER OF LOCATIONS

PEAK INVENTORY VALUE ($)

HOURS OF OPERATION

2-1 Does the applicant install, mount, or wire products in customers' homes or businesses? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant repair customer devices (computers, TVs, consoles, audio)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant import products directly, or sell products under its own brand or private label? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the applicant sell used, refurbished, open-box, or returned products? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — BATTERIES & PRODUCT SAFETY

Under Reese's Law (16 CFR Part 1263), products with button or coin batteries must meet federal child-safety and warning rules, and retailers share the duty to report noncompliant products to CPSC. Lithium-ion products add fire exposure.

3-1 Does the store sell products containing button or coin batteries (remotes, trackers, key fobs, scales, toys), or the batteries themselves? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If yes, are suppliers required to confirm Reese's Law compliance, and are products without the required warnings pulled from sale? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Does the store sell e-scooters, hoverboards, e-bikes, or replacement lithium batteries? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 If yes to 3-3, are all of them certified to UL 2272, UL 2849, or UL 2271 as applicable? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are power banks, chargers, and cords sold only with a recognized safety listing (UL, ETL, CSA) and FCC authorization where required? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are returned, damaged, or swollen batteries isolated in fire-resistant containers and sent to a certified recycler? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Does the store buy inventory from online marketplaces, liquidators, or overseas sellers without a U.S. distributor? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Does someone check CPSC recalls regularly and pull affected products? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Do major suppliers name the applicant as an additional insured (vendor's endorsement) on their product liability policies? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — INSTALLATION & IN-HOME SERVICE (COMPLETE IF 2-1 IS YES)

Installation work performed (check all that apply):

☐ TV wall mounting ☐ Home theater / speakers ☐ In-wall or low-voltage wiring ☐ Security cameras / alarms ☐ Smart locks / smart home
☐ Home networks / Wi-Fi ☐ Appliance hookup ☐ Line-voltage electrical work ☐ Commercial / business installs

INSTALLS PER YEAR	INSTALLATION REVENUE ($)	% OF INSTALLS DONE BY SUBCONTRACTORS

4-1 Are TVs mounted only into studs or rated anchors, with mounts rated for the TV's weight, following the manufacturer's instructions? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 When TVs are placed on furniture, are anti-tip straps offered or installed? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Before cutting or drilling into walls, do installers check for plumbing, gas, and electrical lines? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is any line-voltage electrical work done only by licensed electricians? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do subcontracted installers carry their own GL and workers' comp, naming the applicant as additional insured? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 For cameras, locks, and networks, are default passwords changed and customer credentials handed over, not kept by installers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has any customer claimed property damage, a fallen TV, water or electrical damage, or a security breach after an install? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — SERVICE CONTRACTS & CUSTOMER DATA

In many states, a retailer that sells service contracts must register and back them with a reimbursement insurance policy or other financial security. If the retailer is the obligor, unpaid claims are its own liability.

5-1 Does the store sell extended warranties, service contracts, or protection plans? ☐ Yes ☐ No
IF YES, EXPLAIN ______

The obligor on those contracts is (check one):
☐ Manufacturer ☐ Third-party administrator ☐ The applicant ☐ Not applicable

5-2 If the applicant is the obligor, are contracts backed by a reimbursement insurance policy, and is the applicant registered where required? ☐ Yes ☐ No
IF YES, EXPLAIN ______

5-3 Does staff transfer data, set up accounts, or back up customer devices? ☐ Yes ☐ No
IF YES, EXPLAIN ______

5-4 If yes to 5-3, is customer data deleted from store systems when the job is complete? ☐ Yes ☐ No
IF YES, EXPLAIN ______

5-5 Are trade-ins and returns wiped with a documented method before resale? ☐ Yes ☐ No
IF YES, EXPLAIN ______

6 EXPOSURE & RISK QUESTIONS — THEFT & PROPERTY

HIGHEST-VALUE SINGLE ITEM ($)	INVENTORY IN STOCKROOM / WAREHOUSE ($)	CUSTOMER DEVICES ON HAND ($)

Security in place (check all that apply):
☐ Central-station burglar alarm ☐ Video surveillance ☐ Display devices tethered / alarmed ☐ Locked cases for small high-value items
☐ Roll-down gates / bollards ☐ Guard or off-duty officer ☐ None of these

6-1 Has the store had a burglary, smash-and-grab, robbery, or organized retail theft loss in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN ______

6-2 Is inventory kept in trailers, containers, or off-site storage, or on delivery vehicles overnight? ☐ Yes ☐ No
IF YES, EXPLAIN ______

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	INSTALLER / TECHNICIAN PAYROLL ($)	PAID TO SUBCONTRACTORS ($)

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	ANNUAL SERVICE CONTRACT SALES ($)

8 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT PROPERTY / GL CARRIER	CURRENT GL LIMITS	CRIME / CYBER CARRIER (IF ANY)

8-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 3-5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Have there been any theft, fire, product, installation, or data claims? ☐ Yes ☐ No

IF YES, EXPLAIN

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

8-3 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

9 RISK MANAGEMENT & SAFETY

9-1 Are large TVs and appliances moved with carts and two-person lifts, and are displays anchored? ☐ Yes ☐ No

IF YES, EXPLAIN

9-2 Are demo areas (gaming, VR, audio) supervised, with cords secured and volume kept at safe levels? ☐ Yes ☐ No

IF YES, EXPLAIN

9-3 Are the store's own systems protected with multi-factor authentication and backups? ☐ Yes ☐ No

IF YES, EXPLAIN

10 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**