CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

FABRIC STORE SUPPLEMENTAL

Covers fabric, quilting, and sewing stores, including stores offering classes, machine sales and service, long-arm quilting, or custom sewing. General craft and hobby stores use CWCO-SUP-CRAFT. Complete with ACORD 125, 126, and 140.

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

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: apparel fabric; quilting cotton; home decor and upholstery fabric; yarn and notions; patterns and kits; sewing machine sales; machine repair and service; classes; long-arm quilting service; custom sewing, alterations, drapery, or upholstery; online sales; other.

SALES FLOOR SQ. FT. | BOLTS / ROLLS IN STOCK (APPROX.) | PEAK INVENTORY VALUE ($) | YEAR BUILDING CONSTRUCTED

2-1 Does the applicant do custom sewing, drapery, or upholstery, including installing drapery hardware in customers' homes? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant offer long-arm quilting or finishing on customers' quilts and projects? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant sell and service sewing machines? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the applicant import fabric directly, or sell fabric or kits under its own label? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — FABRIC FLAMMABILITY & PRODUCT COMPLIANCE

Federal flammability rules (16 CFR 1610) apply to fabric intended for clothing, not just finished garments, and children's sleepwear fabric must meet a stricter standard. A seller that relies on a supplier's signed flammability guaranty has a defense under the Flammable Fabrics Act.

3-1 Do fabric suppliers provide a signed continuing guaranty of compliance with the Flammable Fabrics Act? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is any fabric bought directly from overseas mills or marketplace sellers without a guaranty? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Does the store promote or sell any fabric as suitable for children's pajamas or sleepwear? ☐ Yes ☐ No
IF YES, EXPLAIN

Retailers are advised not to promote or sell as children's sleepwear any fabric the supplier has labeled or invoiced as not meeting the sleepwear standard.

3-4 Does the store treat, finish, or dye fabric before sale in any way that could affect flammability? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Does the store sell children's kits, patterns with notions, or buttons and trims packaged for children? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Does someone check CPSC recalls for sewing machines, irons, and children's items? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — BOLTS, CUTTING & FIRE LOAD

4-1 Are heavy bolts and upholstery rolls stored on anchored racks, with the heaviest stock low and nothing overhead above customers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Do customers use ladders or step stools? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 4-2, are rolling ladders with locking wheels provided? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is fabric cut only by trained staff at the cutting counter, with rotary cutters closed and blades stored when not in use? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is stock kept below the required clearance from sprinkler heads, with aisles and exits clear? ☐ Yes ☐ No
IF YES, EXPLAIN

Fire protection in place (check all that apply):
☐ Automatic sprinklers ☐ Central-station fire alarm ☐ Irons on auto-shutoff ☐ No space heaters ☐ None of these

4-6 Are irons, pressing equipment, and long-arm machines turned off at close each day? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CLASSES & CUSTOMERS' PROPERTY

CLASSES PER MONTH	CHILDREN'S CLASSES / CAMPS PER YEAR	CUSTOMER QUILTS / PROJECTS ON HAND ($)	CUSTOMER MACHINES ON HAND ($)

5-1 Do students sign a release, and must a parent stay for or sign for children's classes and camps? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are instructors who teach children background-checked, and do contract instructors carry their own insurance? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are customer quilts, projects, and machines logged with a signed ticket and value, and stored away from water, heat, and sunlight? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Has a customer claimed their quilt, project, or machine was damaged or lost while in the store's care? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF W-2 EMPLOYEES	PAID TO 1099 INSTRUCTORS ($)

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	ANNUAL SERVICE / CLASS 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, customer injuries, 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 staff trained on lifting and carrying bolts, with carts used for heavy rolls? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are dropped pins, needles, and scraps swept from floors and cutting areas throughout the day? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Is an inventory record kept and backed up so stock can be valued after a loss? ☐ 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