

Covers retail sellers of consumer (1.4G) fireworks — permanent stores, seasonal tents and stands, kiosks, wholesale supply to stands, and online ordering with pickup — and the warehouses that supply them. Display companies use CWCO-SUP-FWDISPLAY. Complete with ACORD 125 and 140. Attach state and local permits and a list of locations with sales dates.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
MAIN LOCATION / WAREHOUSE ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit (stand operator)

PRIMARY CONTACT / TITLE	PHONE	EMAIL

STATE FIREWORKS RETAIL / WHOLESALE LICENSE NO(S).	ATF LICENSE / PERMIT (IF ANY)

2 OPERATIONS

Locations (check all):
☐ Permanent store / superstore ☐ Seasonal tents ☐ Seasonal stands / trailers ☐ Kiosks / inside other stores ☐ Warehouse / distribution
☐ Online with pickup

LOCATION TYPE	NUMBER	SELLING SEASON(S)	MAX. INVENTORY (\$)

Size:
 Total locations Peak seasonal employees Annual sales (\$) Max. warehouse inventory (\$)

3 EXPOSURE & RISK QUESTIONS — STORAGE, FIRE & PERMITS

A 2022 fireworks warehouse fire near Orlando killed four; lawsuits allege it was permitted only for furniture storage and lacked smoke detectors.

3-1	Is every location and warehouse permitted by the fire marshal for fireworks storage and sale?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-2	Are stores and warehouses built and separated to NFPA 1124?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-3	Are buildings sprinklered and fitted with monitored fire alarms?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-4	Are tents and stands placed at required distances from buildings, fuel, and parking?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-5	Is smoking banned and enforced within 50 feet of all fireworks?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-6	Is inventory stored overnight in tents, trailers, or containers at seasonal sites?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-7	Has a location or warehouse had a fire, explosion, or theft in the last 5 years?	☐ Yes ☐ No
	IF YES, EXPLAIN	

4 EXPOSURE & RISK QUESTIONS — PRODUCTS & CUSTOMERS

CPSC estimated 14,700 fireworks injuries and 11 deaths in 2024, a 52% jump in injuries from 2023.

4-1 Are only consumer-grade (1.4G) fireworks legal in the selling state sold? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are buyers' IDs checked to enforce minimum age rules? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does the applicant import fireworks directly from overseas manufacturers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the applicant sell under its own brand or private label? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do suppliers carry products liability insurance naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are demonstrations or test-firing done for customers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has a customer claimed injury from a product the applicant sold? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	SEASONAL PAYROLL (\$)	NONPROFIT / COMMISSION OPERATORS
ANNUAL RETAIL SALES (\$, ILLUSTRATIVE)	WHOLESALE SALES (\$)	IMPORTED PRODUCT SALES (\$)

6 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT CARRIER	LIMIT / DEDUCTIBLE	EXPIRATION DATE

6-1 Has any carrier declined, cancelled, or non-renewed coverage for this business in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a fire marshal or state agency cited or closed a location? ☐ Yes ☐ No
IF YES, EXPLAIN

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

6-3 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

7 RISK MANAGEMENT & SAFETY

7-1	Are seasonal staff trained on fire safety, extinguishers, and no-smoking rules?	☐ Yes ☐ No
IF YES, EXPLAIN		
7-2	Are safety and use instructions given or posted for every sale?	☐ Yes ☐ No
IF YES, EXPLAIN		
7-3	Are product lot numbers and suppliers tracked so items can be pulled?	☐ 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