

Covers retail florists, wedding and event florists, and floral design studios, including delivery and on-site installation. Complete with ACORD 125, 126, and 127 (vehicles). Attach a driver list and a sample event contract.

1

APPLICANT / BUSINESS INFORMATION

|                                                                                                                                                 |                      |                        |                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|------------------------|----------------------|
| LEGAL BUSINESS NAME                                                                                                                             | DBA / SHOP NAME      | FEIN                   | YEARS IN BUSINESS    |
| <input type="text"/>                                                                                                                            | <input type="text"/> | <input type="text"/>   | <input type="text"/> |
| SHOP ADDRESS                                                                                                                                    | CITY / STATE / ZIP   | WEBSITE / ONLINE STORE |                      |
| <input type="text"/>                                                                                                                            | <input type="text"/> | <input type="text"/>   |                      |
| Entity type:                                                                                                                                    |                      |                        |                      |
| <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Corporation |                      |                        |                      |
| PRIMARY CONTACT / TITLE                                                                                                                         | PHONE                | EMAIL                  |                      |
| <input type="text"/>                                                                                                                            | <input type="text"/> | <input type="text"/>   |                      |

2

OPERATIONS

| REVENUE SOURCE       | % OF ANNUAL REVENUE  |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |

Revenue sources: walk-in retail; phone, wire-service, and online orders; weddings; corporate and event decor; sympathy and funeral work; plants and gifts; subscriptions; balloons and gift baskets; classes and workshops; other.

|                                                                                                                                                  |                        |                            |                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------------------------|----------------------|
| DELIVERIES PER WEEK (TYPICAL)                                                                                                                    | DELIVERIES ON PEAK DAY | WEDDINGS / EVENTS PER YEAR | WALK-IN COOLERS      |
| <input type="text"/>                                                                                                                             | <input type="text"/>   | <input type="text"/>       | <input type="text"/> |
| 2-1 Does the applicant install arrangements on site at weddings, venues, or businesses? <input type="checkbox"/> Yes <input type="checkbox"/> No |                        |                            |                      |
| IF YES, EXPLAIN <input type="text"/>                                                                                                             |                        |                            |                      |
| 2-2 Does the applicant import cut flowers directly from growers or brokers? <input type="checkbox"/> Yes <input type="checkbox"/> No             |                        |                            |                      |
| IF YES, EXPLAIN <input type="text"/>                                                                                                             |                        |                            |                      |
| 2-3 Does the applicant grow flowers or plants on site (greenhouse or field)? <input type="checkbox"/> Yes <input type="checkbox"/> No            |                        |                            |                      |
| IF YES, EXPLAIN <input type="text"/>                                                                                                             |                        |                            |                      |

### 3 EXPOSURE & RISK QUESTIONS — DELIVERY VEHICLES & DRIVERS

*Delivery is the largest exposure for most florists. Personal auto policies generally do not cover business deliveries, and peak holidays bring temporary drivers and tight schedules.*

| VEHICLE (YEAR / MAKE / MODEL) | OWNED / LEASED / EMPLOYEE'S | DRIVER(S) | RADIUS (MILES) |
|-------------------------------|-----------------------------|-----------|----------------|
|                               |                             |           |                |
|                               |                             |           |                |
|                               |                             |           |                |
|                               |                             |           |                |
|                               |                             |           |                |

- 3-1 Are motor vehicle records checked for every driver at hire and annually, with a minimum age and clean-record standard? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-2 Do employees deliver in their own vehicles? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-3 If yes to 3-2, is proof of personal auto insurance that allows business use kept on file for each? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-4 Are temporary or seasonal drivers added for Valentine's Day, Mother's Day, or holidays, and are they screened the same way? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-5 Does the applicant use couriers, gig drivers, or third-party delivery apps? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-6 If yes to 3-5, do they carry their own insurance? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-7 Is there a written policy banning phone use while driving, with routes planned before departure? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 3-8 Have there been any vehicle accidents or delivery-related injuries in the last 5 years? ☐ Yes ☐ No  
IF YES, EXPLAIN

### 4 EXPOSURE & RISK QUESTIONS — WEDDINGS, EVENTS & INSTALLATIONS

*Arches, hanging installations, and large urns involve ladders, wire, and heavy structure. When one falls, the venue and injured guests usually look to the florist's insurance first.*

- 4-1 Does the applicant build or hang overhead or suspended installations? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-2 If yes to 4-1, is rated rigging hardware used? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-3 If yes to 4-1, is venue approval obtained for every installation? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-4 Does the applicant supply or place open-flame candles with arrangements? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-5 If yes to 4-4, are candles enclosed in glass or holders? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-6 If yes to 4-4, are venue fire rules followed? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-7 Are ladders or lifts used at venues, and are staff trained on them? ☐ Yes ☐ No  
IF YES, EXPLAIN
- 4-8 Do event contracts include a substitution clause, force majeure, and a limit on the applicant's liability? ☐ Yes ☐ No  
IF YES, EXPLAIN

4-9 Has a venue or client claimed damage to property, a ruined event, or wrong or missing flowers? ☐ Yes ☐ No  
IF YES, EXPLAIN

**5 EXPOSURE & RISK QUESTIONS — PLANTS, FLOWERS & PRODUCTS**

5-1 Are plants that are toxic to pets (e.g., lilies for cats) labeled or disclosed to customers? ☐ Yes ☐ No  
IF YES, EXPLAIN

5-2 Do staff wear gloves when handling imported stems, and are sprays, glitters, and dyes used only as labeled? ☐ Yes ☐ No  
IF YES, EXPLAIN

5-3 Does the applicant sell food or candy in gift baskets? ☐ Yes ☐ No  
IF YES, EXPLAIN

5-4 If yes to 5-3, are allergens labeled? ☐ Yes ☐ No  
IF YES, EXPLAIN

5-5 Are helium tanks secured upright and stored away from heat? ☐ Yes ☐ No  
IF YES, EXPLAIN

**6 EXPOSURE & RISK QUESTIONS — COOLERS, SPOILAGE & SHOP SAFETY**

| PEAK PERISHABLE INVENTORY (\$) | COOLER / REFRIGERATION VALUE (\$) | GREENHOUSE VALUE (IF ANY) (\$) |
|--------------------------------|-----------------------------------|--------------------------------|
| <input type="text"/>           | <input type="text"/>              | <input type="text"/>           |

6-1 Are coolers alarmed for temperature failure, with a plan or backup power for outages at peak holidays? ☐ Yes ☐ No  
IF YES, EXPLAIN

6-2 Do walk-in coolers have working interior door releases? ☐ Yes ☐ No  
IF YES, EXPLAIN

6-3 Are floors in work and cooler areas matted, and are knife and thorn-stripping injuries addressed in training? ☐ Yes ☐ No  
IF YES, EXPLAIN

**7 PAYROLL, SALES & REVENUE**

|                                   |                                    |                                     |
|-----------------------------------|------------------------------------|-------------------------------------|
| TOTAL ANNUAL PAYROLL (\$)         | NUMBER OF W-2 EMPLOYEES            | NUMBER OF DELIVERY DRIVERS          |
| <input type="text"/>              | <input type="text"/>               | <input type="text"/>                |
| PROJECTED ANNUAL GROSS SALES (\$) | PRIOR YEAR ACTUAL GROSS SALES (\$) | ANNUAL WEDDING / EVENT REVENUE (\$) |
| <input type="text"/>              | <input type="text"/>               | <input type="text"/>                |

## 8 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT PROPERTY / GL CARRIER

COMMERCIAL AUTO CARRIER / LIMITS

HIRED & NON-OWNED AUTO (Y / N)

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 auto, spoilage, venue damage, customer injury, or employee injury 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 Is there a peak-season plan for staffing, delivery routing, and cooler capacity?

☐ Yes ☐ No

IF YES, EXPLAIN

9-2 Are staff trained on safe lifting of buckets, urns, and installations?

☐ 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