

Covers wholesale distributors of food and beverages — broadline foodservice, specialty and ethnic foods, produce, meat and seafood, dairy and frozen, and beverage wholesalers. Complete with ACORD 125/126/127/140. Attach a fleet schedule, a list of top suppliers with country of origin, any private-label products, and the written recall plan.

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APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
WAREHOUSE ADDRESS	CITY / STATE / ZIP	WEBSITE	
Entity type:			
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Other			
PRIMARY CONTACT / TITLE	PHONE	EMAIL	
FDA FOOD FACILITY REGISTRATION NO.	USDA / STATE PERMITS HELD	FOOD SAFETY AUDIT (SQF, BRC, AIB) / SCORE	

2

OPERATIONS

DESCRIPTION OF THE BUSINESS (PRODUCTS, CUSTOMERS, TERRITORY, WAREHOUSES, DELIVERY)

PRODUCT CATEGORY	% OF SALES

Categories: dry & canned goods; produce; meat, poultry & seafood; dairy & eggs; frozen; bakery; non-alcohol beverages; beer, wine & spirits; imported specialty foods; paper & disposables; other.

Customers (check all):

☐ Restaurants ☐ Schools / hospitals ☐ Grocery / retail ☐ Convenience stores ☐ Other distributors ☐ Ghost kitchens / caterers

☐ Export

Size and volume:

Warehouse locations Total sq. ft. Refrigerated / frozen sq. ft. Delivery trucks owned Reefer trailers

Deliveries per week

2-1 Does the applicant repack, portion, cut, ripen, or relabel any product? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant sell any products under its own private label? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — FOOD SAFETY, TRACEABILITY & RECALL

Innocent seller laws stop protecting a distributor that relabels or repacks product, or whose supplier is foreign or insolvent. FDA's traceability rule will require lot-level records within 24 hours by July 2028.

3-1 Is there a written food safety plan, including a recall plan, overseen by a preventive controls qualified individual? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Can every lot be traced to customers within 24 hours, including foods on FDA's Food Traceability List? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Has a mock recall been completed in the last 12 months, and how long did it take? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are more than 10% of purchases from foreign suppliers, or from suppliers without U.S. liability insurance? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Do suppliers provide certificates of insurance with vendor's endorsements naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are allergen-containing products stored and handled to prevent cross-contact and mislabeling? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are pest control, sanitation, and receiving inspections documented? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — COLD CHAIN, FLEET & WAREHOUSE

Distributors running their own trucks carry trucking verdict exposure; verdicts above \$10 million against trucking companies totaled more than \$5.5 billion from 2013 to 2022.

4-1 Are coolers, freezers, and reefer units monitored with alarms that alert staff after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is there backup power or a contract for emergency generators and refrigerated trailers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are delivery temperatures logged, with written rules for rejecting product out of range? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are drivers' motor vehicle records checked at hire and annually, with telematics or cameras in trucks? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do drivers make hand-truck deliveries into customer kitchens, basements, or cellars? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are ammonia refrigeration systems on site, and is there a process safety or risk management program? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are forklifts operated only by trained and certified operators, with pedestrian separation in the warehouse? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Are third-party carriers or brokers used, and are their insurance and safety ratings checked? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	WAREHOUSE EMPLOYEES	DRIVERS
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	PRIVATE-LABEL SALES (\$, ILLUSTRATIVE)

6 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT GL / PRODUCTS CARRIER

AUTO CARRIER

SPOILAGE / RECALL LIMITS

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 the applicant been involved in a recall, foodborne illness complaint, or spoilage loss over \$10,000?

☐ 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 Is there a written supplier approval program with food safety audits on file?

☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Is there a written fleet safety program with accident review and driver training?

☐ Yes ☐ No

IF YES, EXPLAIN

7-3 Is there a return-to-work program for injured warehouse workers and drivers?

☐ 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