

Covers regional food banks that warehouse and distribute food to partner agencies, and food pantries, mobile pantries, community fridges, and prepared-food rescue programs that serve the public directly. Complete with ACORD 125/126. Attach the partner agency agreement, volunteer waiver, food safety plan, and fleet schedule if vehicles are owned.

1 APPLICANT / ORGANIZATION INFORMATION

LEGAL ORGANIZATION NAME	DBA	FEIN	YEARS OPERATING
WAREHOUSE / PANTRY ADDRESS	CITY / STATE / ZIP	WEBSITE	

Organization type:
☐ 501(c)(3) nonprofit ☐ Faith-based ministry ☐ Program of a larger nonprofit ☐ Unincorporated group ☐ Other

EXECUTIVE DIRECTOR / CONTACT	PHONE	EMAIL

NETWORK AFFILIATION (E.G., FEEDING AMERICA MEMBER OR PARTNER)	USDA TEFAP / CSFP PARTICIPANT? (Y/N)

2 OPERATIONS

DESCRIPTION OF THE ORGANIZATION (FOOD SOURCES, HOW FOOD IS DISTRIBUTED, COMMUNITIES SERVED)

Programs (check all):

- ☐ Regional warehouse / food bank ☐ Walk-in or client-choice pantry ☐ Mobile pantry ☐ Home delivery ☐ Prepared-food rescue
☐ Community fridge ☐ Kitchen / meal program ☐ School backpack program

Size and volume:

Pounds distributed per year	Partner agencies	Volunteers per year	Paid staff	Trucks / vans
Warehouse sq. ft.				

3 EXPOSURE & RISK QUESTIONS — FOOD SAFETY & DONATED FOOD

Federal law protects donors and nonprofits distributing apparently wholesome food, but not gross negligence. Food bank agreements make partner pantries indemnify the food bank, Feeding America, and the donor.

3-1	Is there a written food safety plan covering receiving, storage temperatures, and discarding unsafe food?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-2	Are coolers and freezers monitored with temperature logs and alarms that alert staff after hours?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-3	Is prepared or perishable food rescued from restaurants, caterers, or events?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-4	Are donated items checked for recalls, damaged packaging, and expired dates before distribution?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-5	Are allergen labels kept with repacked bulk food, and are staff trained in food safety (ServSafe or similar)?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-6	Is food ever sold to clients or agencies above the cost of handling and distribution?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-7	Do partner agencies sign agreements requiring food safety, insurance, and indemnity?	☐ Yes ☐ No
	IF YES, EXPLAIN	

3-8 Has anyone reported illness from food distributed in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — WAREHOUSE, VOLUNTEERS & DISTRIBUTION

4-1 Do volunteers work in the warehouse, and are they kept out of forklift areas?

☐ Yes ☐ No

IF YES, EXPLAIN

4-2 Are forklift operators trained and certified, with pedestrian lanes marked?

☐ Yes ☐ No

IF YES, EXPLAIN

4-3 Do all volunteers sign a release, and are youth volunteers supervised with parent consent?

☐ Yes ☐ No

IF YES, EXPLAIN

4-4 Do mobile or drive-through distributions use traffic control, with clients kept away from moving vehicles?

☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Do volunteers deliver food in their own cars or drive organization trucks?

☐ Yes ☐ No

IF YES, EXPLAIN

4-6 Are client lines indoors or managed to prevent crowding, heat exposure, and falls?

☐ Yes ☐ No

IF YES, EXPLAIN

4-7 Is client personal information collected and kept secure?

☐ Yes ☐ No

IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)

NUMBER OF PAID STAFF

VOLUNTEER HOURS PER YEAR

TOTAL ANNUAL REVENUE (\$, ILLUSTRATIVE)

GOVERNMENT GRANTS (\$, ILLUSTRATIVE)

VALUE OF FOOD INVENTORY AT PEAK (\$, ILLUSTRATIVE)

6 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT GL CARRIER

CURRENT GL LIMITS

SPOILAGE LIMIT (IF ANY)

6-1 Has any carrier declined, cancelled, or non-renewed coverage for this organization in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

6-2 Has the organization lost food to equipment failure, power outage, or theft in the last 5 years?

☐ 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 recall procedure to pull donated food when a manufacturer recall is announced?

☐ Yes ☐ No

IF YES, EXPLAIN

7-2

Is there backup power or a plan to move refrigerated food during an outage?

☐ Yes ☐ No

IF YES, EXPLAIN

7-3

Are volunteer injuries recorded and reviewed?

☐ 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