CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

FURNITURE MANUFACTURING SUPPLEMENTAL

Covers manufacturers of residential, commercial, and outdoor furniture, including upholstery and case goods. Custom cabinetry and millwork use CWCO-SUP-WOODWORK; furniture retailers CWCO-SUP-FURNITURE. Complete with ACORD 125, 126, and 140.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA

FEIN

YEARS IN BUSINESS

BUSINESS ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE

PHONE

EMAIL

2 OPERATIONS

PRODUCT / PRODUCT LINE	TARGET CUSTOMER (CONSUMER / INDUSTRIAL)	APPLICANT'S ROLE (MFR / CONTRACT MFR / PRIVATE LABEL)	ANNUAL SALES ($)

Product types (check all that apply):

☐ Dressers, chests, wardrobes ☐ Upholstered seating ☐ Mattresses ☐ Children's furniture (cribs, bunk beds) ☐ Office or contract furniture ☐ Outdoor furniture ☐ Tables and chairs

UNITS PER YEAR

IMPORTED COMPONENTS (%)

EMPLOYEES

2-1 Does the applicant make clothing storage units (dressers, chests, wardrobes)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant make upholstered furniture? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant make children's furniture? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — TIP-OVER, STRENGTH & FLAMMABILITY

Federal law now requires dressers and other clothing storage units to meet a tip-over stability standard, and upholstered furniture must meet a national flammability standard. Furniture that tips, collapses, or burns is the core products exposure for this class.

3-1 If yes to 2-1, are units tested to ASTM F2057-23 with required labels and tip restraints? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 If yes to 2-2, does upholstered furniture meet the federal flammability standard (TB 117-2013)? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 If yes to 2-3, are children's products tested by a CPSC-accepted lab with certificates issued? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are chairs, tables, and seating tested for strength to BIFMA or equivalent standards? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are assembly instructions and hardware tested so customers can assemble safely? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Is there a written quality-control and testing procedure for every product? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Can products be traced by lot, batch, or serial number to the date made and the customer sold to? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Is there a written recall plan to withdraw defective products quickly? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Are certificates of insurance with products coverage obtained from suppliers of components? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Has the applicant recalled, or considered recalling, any product? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Has a product tipped, collapsed, or caught fire, leading to an injury claim? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — WOOD DUST, FINISHING & SAWS

4-1 Is wood dust collected at each machine? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is dust cleaned from overhead surfaces and beams on a written schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are dust collectors equipped for combustible dust (located outside or with explosion protection)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is spray finishing done in approved spray booths? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are oily finishing rags kept in closed metal cans and removed daily? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are table saws equipped with blade-contact detection (e.g., SawStop)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 On saws without contact detection, are blade guards and riving knives kept in place? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Has the plant had a fire, dust explosion, or amputation in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL & SALES

TOTAL ANNUAL PAYROLL ($)	ANNUAL GROSS SALES ($)	CHILDREN'S / CSU SALES ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PRODUCTS CARRIER / LIMITS	PRODUCT RECALL (Y / N)	PROPERTY CARRIER

6-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

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

6-2 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

7-1 Is there a named person responsible for product safety and CPSC compliance? ☐ Yes ☐ No

IF YES, EXPLAIN

7-2 Are hot-work permits required for welding or cutting in the plant? ☐ 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