CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

FURNITURE STORE SUPPLEMENTAL

Covers furniture and mattress retailers, including stores that deliver and assemble, import or private-label, or finance purchases. Antique furniture dealers use CWCO-SUP-ANTIQUE. Complete with ACORD 125, 126, 127 (vehicles), and 140.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA / STORE NAME

FEIN

YEARS IN BUSINESS

STORE ADDRESS

CITY / STATE / ZIP

WEBSITE / ONLINE STORE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Franchise / dealer

PRIMARY CONTACT / TITLE

PHONE

EMAIL

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: upholstered seating; bedroom furniture incl. dressers and chests; mattresses; children's and nursery furniture; dining; office; outdoor; custom / made-to-order; used, consigned, or clearance; delivery and assembly fees; protection plans; financing or lease-to-own; other.

SHOWROOM SQ. FT.

WAREHOUSE SQ. FT.

DELIVERIES PER WEEK

NUMBER OF LOCATIONS

2-1 Does the applicant deliver and assemble furniture in customers' homes? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant manufacture, reupholster, import directly, or sell under its own brand? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant offer in-house financing, rent-to-own, or lease-to-own? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the applicant sell used, returned, or trade-in furniture or mattresses? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — TIP-OVER & PRODUCT SAFETY

Under the STURDY Act, dressers, chests, and similar units made after September 1, 2023 must meet ASTM F2057-23 stability tests (16 CFR 1261). Upholstered seating must meet the federal smolder standard and label (16 CFR 1640).

3-1 Does the store sell dressers, chests, wardrobes, or other clothing storage units? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If yes to 3-1, are suppliers required to certify ASTM F2057-23 compliance? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are floor-model dressers and tall units anchored or restrained in the showroom? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are anti-tip kits included with every clothing storage unit and TV stand? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Does all upholstered seating carry the federal flammability compliance label? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Does the store sell cribs, bunk beds, or other children's furniture? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 If yes to 3-6, are supplier certificates on file for those products? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are mattresses sold only with federal flammability labels, and is someone checking CPSC recalls? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Do major suppliers name the store as an additional insured (vendor's endorsement) on their product liability? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — DELIVERY, ASSEMBLY & IN-HOME WORK

Delivery is done by (check all that apply):
☐ Own employees ☐ Third-party delivery company ☐ Independent contractors ☐ Customer pickup only

4-1 Do third-party delivery companies or contractors carry their own auto, GL, and workers' comp, naming the store? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is anchoring offered or installed on delivery for dressers and tall units, with a customer's refusal documented? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do crews use floor and wall protection, and is pre-existing damage photographed before starting? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are crews trained on two-person lifts, stairs, and equipment (dollies, straps, lift gates)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the store haul away old furniture or mattresses? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 If yes to 4-5, are they taken only to licensed recycling or disposal facilities (name them in the explanation)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has any customer claimed injury, a tip-over, or damage to their home after delivery or assembly? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — RETURNS, USED GOODS, FINANCING & DATA

5-1 Are returned, used, or trade-in pieces inspected for bed bugs and pests before storage or resale? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is used bedding sold only after any sanitizing and labeling the state requires? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Does the store sell protection plans on which the store itself (not a third-party administrator) is the obligor? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are credit applications and customer financial data stored securely, with limited access? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — WAREHOUSE & PROPERTY

PEAK INVENTORY VALUE ($)	DELIVERY VEHICLES	FORKLIFTS

Warehouse fire protection (check all that apply):
☐ Automatic sprinklers ☐ Central-station fire alarm ☐ High-piled storage permit ☐ None of these

6-1 Are forklift operators certified, and is racking inspected and anchored? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Is foam and upholstered stock stored away from heaters and with required sprinkler clearance? ☐ Yes ☐ No
IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	DELIVERY / WAREHOUSE PAYROLL ($)	PAID TO DELIVERY CONTRACTORS ($)

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	FINANCING / LEASE REVENUE ($)

8 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT PROPERTY / GL CARRIER	COMMERCIAL AUTO CARRIER	CURRENT GL LIMITS

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 tip-over, product, delivery damage, auto, fire, 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 Are showroom aisles clear, glass tops tempered, and children kept from climbing displays (signage)? ☐ Yes ☐ No

IF YES, EXPLAIN

9-2 Are recliners and lift chairs on display checked so children cannot become trapped? ☐ 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