CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

GARDEN CENTER & NURSERY SUPPLEMENTAL

Covers retail garden centers, nurseries, and greenhouse growers, including bulk landscape supply yards. Landscape installation contractors use the landscaper form. Complete with ACORD 125, 126, and 140. Attach a site plan showing greenhouses, outdoor stock areas, and chemical storage.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA / GARDEN CENTER NAME | FEIN | YEARS IN BUSINESS

LOCATION ADDRESS | CITY / STATE / ZIP | WEBSITE / ONLINE STORE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE | PHONE | EMAIL

STATE NURSERY GROWER / DEALER LICENSE NO. | PESTICIDE DEALER / APPLICATOR LICENSE NO. (IF ANY)

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: annuals and perennials; trees and shrubs; houseplants; bulk mulch, soil, and stone; hardscape and pavers; pesticides and fertilizers; seasonal (Christmas trees, pumpkins); gifts and decor; wholesale to landscapers; delivery; landscape design or planting; classes and events; other.

TOTAL ACRES | GREENHOUSE SQ. FT. | PEAK PLANT INVENTORY ($) | DELIVERIES PER WEEK (PEAK)

2-1 Does the applicant plant, install, or do landscaping work at customers' properties? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the applicant grow plants on site for wholesale, or propagate its own stock? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the applicant host events (pumpkin patch, holiday visits, children's activities, workshops)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the applicant deliver bulk materials by dump truck or deliver trees with equipment? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — LIVING INVENTORY, GREENHOUSES & WEATHER

Standard property forms cover outdoor trees, shrubs, and plants only narrowly and exclude plants that are stock from the outdoor property extension. Nursery stock and greenhouse crops usually need dedicated coverage.

STRUCTURE	TYPE (GLASS / POLY / HOOP / SHADE)	SQ. FT.	YEAR BUILT	HEATING SOURCE

OUTDOOR NURSERY STOCK VALUE ($)	GREENHOUSE PLANT VALUE ($)	HOW STOCK IS VALUED (COST / SELLING PRICE)

3-1 Are greenhouse heating systems alarmed for failure, with backup heat or power for cold snaps? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is there a snow-removal plan for greenhouse roofs, and are structures rated for local snow and wind loads? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Is irrigation monitored, with a plan for pump or water-supply failure during heat? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Has the applicant had plant losses from freeze, heat, hail, wind, flood, or equipment failure in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PLANT HEALTH, CHEMICALS & PRODUCTS

Every state inspects nursery stock, and a pest finding can bring a stop-sale order or destruction of plants. Quarantines for pests such as spotted lanternfly and emerald ash borer limit what can be shipped.

4-1 Is the applicant licensed as a nursery dealer or grower in its state, with the most recent inspection passed? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does the applicant buy or ship plants across state lines, with phytosanitary or nursery certificates where required? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Has the applicant ever received a stop-sale, quarantine, or destruction order? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are pesticides and fertilizers stored in a locked, ventilated area with spill containment, away from plants and the public? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the applicant sell restricted-use pesticides, or apply pesticides for customers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are plants that are toxic to people or pets labeled, and are invasive species kept out of inventory? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — CUSTOMERS, LOADING & EQUIPMENT

5-1 Do staff load bags, stone, and trees into customers' vehicles? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 If yes to 5-1, are carts, loaders, or forklifts used for heavy items? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Are outdoor sales areas checked for wet walkways, hoses, uneven ground, and pallets throughout the day? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are forklift and loader operators certified, and are customers kept out of equipment areas? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Are bulk material bins and stacked pallets stable and kept away from customer traffic? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 Has a customer been injured, or a customer vehicle damaged, while shopping or loading? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)

SEASONAL PAYROLL ($)

INSTALLATION / LANDSCAPING REVENUE ($)

PROJECTED ANNUAL GROSS SALES ($)

PRIOR YEAR ACTUAL GROSS SALES ($)

WHOLESALE SALES ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER

NURSERY STOCK COVERAGE (CARRIER / LIMIT)

COMMERCIAL AUTO CARRIER

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Have there been any plant-loss, greenhouse, customer injury, chemical, auto, or employee injury claims? ☐ Yes ☐ No
IF YES, EXPLAIN

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

7-3 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

8 RISK MANAGEMENT & SAFETY

8-1 Is there a written severe-weather plan for moving or protecting stock and closing outdoor areas? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are seasonal workers trained on lifting, heat illness, chemicals, and equipment before starting? ☐ Yes ☐ No
IF YES, EXPLAIN

9 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