

Covers independent grocery stores, supermarkets, ethnic and specialty markets, and co-ops, including stores with deli, bakery, meat, or seafood counters. Convenience stores use CWCO-SUP-CSTORE. Complete with ACORD 125, 126, and 140. Attach the floor-inspection log template and incident report form.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / STORE NAME	FEIN	YEARS IN BUSINESS
STORE ADDRESS	CITY / STATE / ZIP	WEBSITE / ONLINE ORDERING	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Cooperative

PRIMARY CONTACT / TITLE	PHONE	EMAIL

RETAIL FOOD ESTABLISHMENT PERMIT NO.	LIQUOR LICENSE NO. (IF ANY)

2 OPERATIONS

DEPARTMENT	% OF ANNUAL SALES

Departments: grocery and dry goods; produce; meat and seafood counter; deli and prepared foods; bakery; dairy and frozen; beer, wine, and spirits; tobacco; pharmacy; floral; hot bar and seating; online ordering and delivery; other.

SALES FLOOR SQ. FT.	CHECKOUT LANES	HOURS OF OPERATION	PARKING SPACES

2-1 Is there an in-store pharmacy? ☐ Yes ☐ No
 IF YES, EXPLAIN

A pharmacy carries its own professional liability exposure and is usually rated separately.

2-2 Does the store deliver groceries with its own drivers, or through third-party delivery services? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the store employ anyone under 18? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SLIPS, TRIPS & PREMISES

Premises liability is the leading source of claims against grocery stores, most of them slips and falls. Liability usually turns on whether the store knew or should have known about the hazard, so documented floor inspections are the main defense.

3-1 Are floors walked and inspected on a set schedule, with each inspection logged and the logs kept for at least 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

INSPECTION INTERVAL (MINUTES)	LOG METHOD (PAPER / APP)	LOG RETENTION PERIOD

3-2 Is there a written spill-response procedure with wet-floor signs, absorbent kits, and staff who can leave the register to respond? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are produce, seafood, and floral areas matted, and are freezer and cooler cases maintained to prevent condensation leaks? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Do cameras cover the sales floor and entrances, with footage kept long enough to respond to a claim (at least 30 days)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Is the parking lot lit and maintained, with snow and ice removal by a contractor who carries insurance and keeps service logs? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 After a customer fall, are photos, witness names, and video captured the same day on a written incident report? ☐ Yes ☐ No
IF YES, EXPLAIN

CUSTOMER SLIP / TRIP CLAIMS (LAST 3 YRS)	MOST COMMON LOCATION OF FALLS

4 EXPOSURE & RISK QUESTIONS — FOOD SAFETY, REFRIGERATION & RECALLS

Under FDA's Food Traceability Rule (FSMA 204), retailers holding high-risk foods must keep lot-level records and produce them within 24 hours. Enforcement is delayed until July 20, 2028, but the rule is final.

4-1 Is a certified food protection manager on duty during all hours food is prepared? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are coolers and freezers monitored with alarms that reach someone after hours, with a plan or generator for outages? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is there a written recall procedure, with pulled products and customer notices documented? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are store-made foods (deli, bakery, prepared foods) labeled with ingredients and major allergens? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is the store preparing lot-level traceability records for foods on FDA's Food Traceability List (leafy greens, fresh-cut produce, seafood, soft cheeses, eggs)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Has the store had a foodborne illness complaint, health department closure, or spoilage loss in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — WORKFORCE, EQUIPMENT & MINORS

Federal child labor rules bar workers under 18 from operating or cleaning meat slicers, grinders, balers, compactors, and forklifts. The Department of Labor assessed more than \$37 million in child labor penalties in fiscal 2025.

EMPLOYEES UNDER 18

EMPLOYEES UNDER 16

TOTAL EMPLOYEES

5-1

Are minors barred from operating, loading, or cleaning slicers, grinders, balers, compactors, and forklifts, with the equipment posted?

☐ Yes ☐ No

IF YES, EXPLAIN

5-2

Are 14- and 15-year-olds kept out of meat coolers and freezers and within federal hour limits?

☐ Yes ☐ No

IF YES, EXPLAIN

5-3

Do slicers and grinders have guards in place, and do deli and meat staff wear cut-resistant gloves?

☐ Yes ☐ No

IF YES, EXPLAIN

5-4

Are balers and compactors locked out for clearing jams, and forklift operators certified?

☐ Yes ☐ No

IF YES, EXPLAIN

5-5

Are stockroom ladders inspected and rolling ladders locked, with heavy stock kept on lower racks?

☐ Yes ☐ No

IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — SECURITY & CRIME

6-1

Has the store had robberies, assaults, or organized retail theft in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

Security in place (check all that apply):

☐ Central-station alarm

☐ Video surveillance

☐ Security guard

☐ Cash limit / drop safe

☐ Staff trained not to pursue shoplifters

☐ None of these

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)

DELI / MEAT / BAKERY PAYROLL (\$)

ANNUAL ALCOHOL SALES (\$)

PROJECTED ANNUAL GROSS SALES (\$)

PRIOR YEAR ACTUAL GROSS SALES (\$)

ANNUAL DELIVERY SALES (\$)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER

CURRENT GL LIMITS / DEDUCTIBLE

LIQUOR LIABILITY CARRIER (IF ANY)

8-1

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

☐ Yes ☐ No

IF YES, EXPLAIN

8-2

Have there been any slip-and-fall, food illness, spoilage, employee injury, or employment practices 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 carts and cart corrals maintained, and are stacked displays and pallets kept stable and out of aisles? ☐ Yes ☐ No
IF YES, EXPLAIN

9-2 Are hot bars, fryers, and ovens on a written cleaning and inspection schedule, with hood suppression serviced? ☐ 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