

Covers retail firearms dealers, pawn and consignment dealers, and gunsmiths holding a Federal Firearms License. Shooting ranges are rated separately; disclose any range in Section 2. Complete with ACORD 125, 126, and 140. Attach a copy of the FFL and the most recent ATF inspection report.

1 APPLICANT / BUSINESS INFORMATION

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

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

FFL NO.	FFL TYPE (01, 02, 07, 08, ETC.)	SOT CLASS (IF ANY)	FFL EXPIRATION

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: new firearm sales; used and consigned firearms; ammunition; reloading components and powder; optics and accessories; gunsmithing; transfers for online purchases; training and concealed-carry classes; NFA items; gun shows; pawn loans; range fees and rentals; other.

FIREARMS SOLD PER YEAR	FIREARMS IN INVENTORY (AVG)	FIREARM INVENTORY VALUE (\$)	AMMUNITION / POWDER VALUE (\$)

2-1 Does the applicant operate a shooting range (indoor or outdoor) or rent firearms for use on premises? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant sell at gun shows or other off-site events? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the applicant manufacture, assemble, or modify firearms for sale (including builds, Cerakote, or conversions)? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Does the applicant make pawn loans on firearms? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SALES COMPLIANCE & NEGLIGENT ENTRUSTMENT

The federal PLCAA blocks most lawsuits over criminal misuse of firearms, but claims can proceed for negligent entrustment or a knowing violation of firearms law. Courts have let straw-purchase claims go forward against retailers.

3-1 Is a Form 4473 and background check completed for every transfer, with transfers held until a proceed rather than released on a default after 3 business days? ☐ Yes ☐ No

IF NO, EXPLAIN

3-2 Are all sales staff trained to spot and refuse straw purchases (e.g., ATF / NSSF "Don't Lie for the Other Guy"), with training documented? ☐ Yes ☐ No

IF NO, EXPLAIN

3-3 Is there a written policy to refuse a sale to anyone who appears intoxicated, distressed, threatening, or otherwise unfit, even if they pass the background check? ☐ Yes ☐ No

IF NO, EXPLAIN

3-4 Are multiple-sale reports for handguns (and rifles where required) filed on time, and is an electronic A&D record used? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 In the last 5 years, has an ATF inspection produced a warning letter, warning conference, or revocation proceeding? ☐ Yes ☐ No

IF YES, EXPLAIN

DATE OF LAST ATF INSPECTION

RESULT

VIOLATIONS CITED (COUNT)

3-6 Has the store been named in any lawsuit, investigation, or government action alleging unlawful or negligent firearm sales? ☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — THEFT, SECURITY & INVENTORY

Every FFL must report any stolen or lost firearm to ATF and local police within 48 hours of discovery (27 CFR 478.39a). Firearms lost in shipment are the sender's responsibility to report.

Security in place (check all that apply):

- ☐ Central-station burglar alarm ☐ Video surveillance (interior + exterior) ☐ Firearms in vault or safes after hours ☐ Display firearms cabled / locked
☐ Bollards / anti-ram barriers ☐ Security glass or roll-down gates ☐ Motion and glass-break sensors ☐ None of these

4-1 Are all firearms locked in a vault or safes, or secured with cables through the actions, after hours? ☐ Yes ☐ No

IF YES, EXPLAIN

4-2 Is physical inventory reconciled against the A&D record at least quarterly? ☐ Yes ☐ No

IF NO, EXPLAIN

4-3 Has the store had a burglary, smash-and-grab, robbery, employee theft, or lost firearm in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

4-4 If yes, was every theft or loss reported to ATF and local police within 48 hours of discovery? ☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Are firearms shipped only by carriers that track them, with packages unmarked as firearms? ☐ Yes ☐ No

IF YES, EXPLAIN

4-6 Are all employees background-checked, and are responsible persons on the FFL eligible? ☐ Yes ☐ No

IF NO, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — GUNSMITHING, TRAINING, AMMUNITION & HANDLING

5-1 Does the applicant perform gunsmithing on customers' firearms? ☐ Yes ☐ No

IF YES, EXPLAIN

5-2 If yes to 5-1, is test-firing done only into a safe backstop or at a range? ☐ Yes ☐ No

IF YES, EXPLAIN

5-3 Are classes with live fire held at an insured range, with certified instructors and signed releases? ☐ Yes ☐ No

IF YES, EXPLAIN

5-4 Are smokeless powder, black powder, and primers stored within fire-code limits and in approved cabinets? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Is every firearm checked clear before it is handed to a customer, and are loaded customer firearms kept holstered or prohibited from being handled? ☐ Yes ☐ No
IF NO, EXPLAIN

5-6 Has an accidental discharge occurred in the store or during gunsmithing? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	NUMBER OF EMPLOYEES	GUNSMITHING / TRAINING REVENUE (\$)
PROJECTED ANNUAL GROSS SALES (\$)	PRIOR YEAR ACTUAL GROSS SALES (\$)	ANNUAL FIREARM SALES (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	PRODUCTS / FIREARMS LIABILITY LIMITS	CRIME / INLAND MARINE 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

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

7-2 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

8 RISK MANAGEMENT & SAFETY

8-1 Is there a written compliance program with a designated compliance officer and annual staff training? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Are 4473s and A&D records backed up and stored securely for the required retention period? ☐ Yes ☐ No
IF NO, EXPLAIN

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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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE