CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-HARDWARE Rev. 09-2026

HARDWARE STORE SUPPLEMENTAL

Covers hardware stores, home centers, and lumber yards, including stores that rent tools, refill propane, or repair equipment. Garden centers use CWCO-SUP-GARDEN; firearms sales CWCO-SUP-GUN. Complete with ACORD 125, 126, 127 (vehicles), and 140. Attach a site plan showing propane, chemical, and yard storage.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA / STORE NAME

FEIN

YEARS IN BUSINESS

STORE ADDRESS

CITY / STATE / ZIP

COOPERATIVE / BRAND (E.G., ACE, TRUE VALUE)

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE

PHONE

EMAIL

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: tools and hardware; lumber and building materials; paint and sundries; plumbing and electrical; lawn and garden; propane exchange or refilling; pool and spa chemicals; key cutting and rekeying; glass and screen repair; tool and equipment rental; small-engine repair; delivery; other.

SALES FLOOR SQ. FT.

OUTDOOR YARD (ACRES)

FORKLIFTS

DELIVERIES PER WEEK

2-1 Does the store rent tools or equipment to customers? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the store repair customers' equipment (mowers, small engines, windows, screens)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the store deliver materials using its own trucks, including boom or flatbed trucks? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does the store sell firearms or ammunition? ☐ Yes ☐ No

IF YES, EXPLAIN

If yes, also complete CWCO-SUP-GUN.

3 EXPOSURE & RISK QUESTIONS — PROPANE, POOL CHEMICALS & FLAMMABLES

Pool chlorine products are oxidizers that fire codes limit by quantity and require to be kept at least 20 feet from acids; mixing chlorine and muriatic acid produces toxic chlorine gas. Propane storage and cylinder filling are governed by NFPA 58.

Hazardous materials sold (check all that apply):

☐ Propane cylinder exchange ☐ Propane cylinder refilling ☐ Pool chlorine / shock ☐ Muriatic acid ☐ Paints, stains, and solvents
☐ Fertilizers / ammonium nitrate ☐ Aerosols ☐ Kerosene / fuel ☐ Fireworks

3-1 Are propane exchange cages outdoors, locked, protected from vehicles, and away from exits and ignition sources? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If propane is refilled, is it done only by trained employees who inspect each cylinder (valve type and requalification date) before filling? ☐ Yes ☐ No
IF YES, EXPLAIN

POOL OXIDIZER STOCK (LB, PEAK)	SPRINKLERED WHERE STORED (Y / N)	DISTANCE FROM ACIDS (FT)

3-3 Are pool oxidizers kept within fire-code quantity limits, on low shelves, and separated from acids, fertilizers, and flammables? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are flammable liquids and aerosols stored within code limits, with backstock in approved cabinets or rooms? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are spill kits and safety data sheets available, and are staff trained to handle a broken chemical container? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Has the store had a fire, chemical release, or fire marshal violation involving hazardous materials? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — TOOL RENTAL, REPAIRS & SERVICES

RENTAL REVENUE ($)	RENTAL FLEET VALUE ($)	RENTAL TRANSACTIONS PER YEAR

4-1 Does every renter sign an agreement with a release and indemnity, show ID, and meet a minimum age? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is rental equipment inspected and logged before and after each rental, with guards and safety features checked? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are renters shown how to use higher-risk equipment (chainsaws, floor sanders, tillers, lifts), with manuals provided? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are customers' items left for repair logged with a ticket and stored securely? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Has a customer been injured using rented equipment, or claimed damage to an item left for repair? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — LUMBER YARD, LOADING & DELIVERIES

5-1 Are forklift operators certified, and are customers kept out of areas where forklifts operate? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 When staff load lumber or materials onto customers' vehicles, are loads tied down and customers told they are responsible for securing them? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is high racking anchored and inspected, with heavy items stored low? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are delivery drivers' records checked, and are boom-truck operators trained? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	YARD / DELIVERY PAYROLL ($)	NUMBER OF EMPLOYEES

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	ANNUAL PROPANE / CHEMICAL SALES ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	COMMERCIAL AUTO CARRIER	CURRENT GL LIMITS

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 fire, chemical, rental-equipment, product, delivery, or customer 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 Are aisles clear, high shelves stocked only by staff, and ladders or step stools provided for customer use? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are key-cutting, glass-cutting, and paint-mixing stations guarded and operated only by trained staff? ☐ 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