

Covers natural and health food stores, vitamin and supplement shops, and stores with juice bars or wellness services. Complete with ACORD 125, 126, and 140. Attach a list of top supplement brands and suppliers, and any private-label product list.

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 ☐ Cooperative			
PRIMARY CONTACT / TITLE	PHONE	EMAIL	

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: natural and organic grocery; bulk bins; produce; vitamins and supplements; herbal and botanical products; CBD and hemp products; kratom; sports nutrition; body care and cosmetics; juice and smoothie bar; prepared foods; private-label products; online sales; other.

SALES FLOOR SQ. FT.	SUPPLEMENT SKUS (APPROX.)	% OF SALES FROM SUPPLEMENTS	HOURS OF OPERATION

2-1 Does the store sell any supplements, body care, or foods under its own brand or private label?	☐ Yes ☐ No
IF YES, EXPLAIN	
2-2 Does the store operate a juice bar, smoothie bar, or prepared-food counter?	☐ Yes ☐ No
IF YES, EXPLAIN	
2-3 Do nutritionists, naturopaths, herbalists, or other practitioners consult with customers in the store?	☐ Yes ☐ No
IF YES, EXPLAIN	

3 EXPOSURE & RISK QUESTIONS — SUPPLEMENTS, KRATOM & HIGH-RISK PRODUCTS

FDA holds that kratom is not lawful as a supplement or food, and in July 2026 DEA began the process to place concentrated 7-OH in Schedule I. Kratom wrongful-death suits and state enforcement now reach retailers. Weight-loss, sexual-enhancement, and bodybuilding products are prone to hidden drug ingredients.

3-1 Does the store sell kratom or any product containing 7-OH (tablets, gummies, shots, extracts)? ☐ Yes ☐ No
IF YES, EXPLAIN

% OF REVENUE FROM KRATOM / 7-OH

STATES WHERE SOLD (INCL. ONLINE)

3-2 Does the store sell hemp-derived THC (delta-8, delta-9, THCA) or CBD products? ☐ Yes ☐ No
IF YES, EXPLAIN

Federal law narrowing the definition of hemp is scheduled to make most intoxicating hemp products unlawful in late 2026; state rules vary.

3-3 Does the store sell weight-loss, sexual-enhancement, or bodybuilding supplements? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are those products checked against FDA warning letters and tainted-product alerts before and during sale? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Are supplements bought only from brands that manufacture under FDA dietary supplement GMPs and provide third-party testing (e.g., NSF, USP)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Do major supplement suppliers indemnify the store and name it as additional insured on their product liability? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Does someone check FDA recalls and warning letters regularly and pull affected products? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has a customer claimed illness, injury, a positive drug test, or dependence from a product the store sold? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — HEALTH ADVICE & WELLNESS SERVICES

4-1 Are staff trained not to diagnose conditions or recommend products to treat or cure diseases? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Do practitioners who consult in the store carry their own professional liability, naming the store? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does store signage, shelf talkers, social media, or the website make any disease-treatment claims for products? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the store offer testing or wellness services (food-sensitivity tests, body composition, IV drips, infrared saunas)? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — JUICE BAR, BULK FOODS & FOOD SAFETY

5-1 Does the store sell unpasteurized juice, raw milk, or other raw products? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 If yes to 5-1, are they labeled as the law requires? ☐ Yes ☐ No
IF NO, EXPLAIN

5-3 Are bulk bins labeled with ingredients and allergens, with scoops and lids to prevent cross-contact? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Is there a certified food manager for the juice bar or prepared foods, with allergen information available for every item? ☐ Yes ☐ No
IF NO, EXPLAIN

5-5 Has the store had a foodborne illness complaint or health department citation? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	NUMBER OF EMPLOYEES	ANNUAL SUPPLEMENT SALES (\$)
PROJECTED ANNUAL GROSS SALES (\$)	PRIOR YEAR ACTUAL GROSS SALES (\$)	ANNUAL ONLINE SALES (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT / EXPIRING GL CARRIER	PRODUCTS LIABILITY LIMITS	PRODUCTS EXCLUDED ON CURRENT POLICY

7-1 Has any carrier declined, cancelled, non-renewed, or excluded any product category 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 Are age-restricted products (kratom, hemp, certain supplements) sold only after ID checks where required? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Is a list kept of every supplement brand and lot sold, so affected customers can be reached in a recall? ☐ 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, 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