

Covers hookah lounges, cigar lounges and bars, and tobacco retailers with on-site smoking lounges, including private membership clubs. Retail-only smoke and vape shops should use CWCO-SUP-SMOKE. Complete with ACORD 125/126/140. Attach the smoking-bar exemption or permit, tobacco and liquor licenses, and the fire marshal occupancy certificate.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / LOUNGE NAME	FEIN	YEARS IN BUSINESS
LOUNGE ADDRESS	CITY / STATE / ZIP	WEBSITE / SOCIAL MEDIA	

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL
TOBACCO RETAIL LICENSE NO.	SMOKING BAR EXEMPTION / PERMIT NO.	LIQUOR LICENSE NO. (IF ANY)

2 OPERATIONS

DESCRIPTION OF OPERATIONS (LOUNGE TYPE, HOURS, MENU, ENTERTAINMENT, TYPICAL CROWD)

Lounge type (check all that apply):

- ☐ Hookah lounge ☐ Cigar lounge / bar ☐ Retail tobacco shop with lounge ☐ Private membership club ☐ Restaurant or bar with hookah service
☐ Outdoor patio smoking

REVENUE SOURCE	% OF ANNUAL REVENUE

Sources: hookah service; cigar sales and lounge fees; memberships / lockers; alcohol; food; retail tobacco and accessories.

Size and hours:

Seating capacity Hookahs in service Annual guests (est.) Closing time (latest) Employees on busiest shift

2-1 Is alcohol served, sold, or allowed (including bring-your-own) on the premises? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the lounge offer DJs, live entertainment, dancing, or late-night events? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Is food prepared on site? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Are any cannabis, CBD, or THC products sold, served, or permitted on the premises? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CHARCOAL, CARBON MONOXIDE & FIRE

Hookah charcoal produces carbon monoxide; emergency departments have reported hookah-related CO poisonings with blood levels comparable to fire victims. New York City requires CO alarms in every room where coals are prepared or used.

- 3-1 Are carbon monoxide alarms installed in every room where coals are lit, prepared, or used, and tested on a schedule? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-2 Are coals lit in a dedicated area with a non-combustible surface and exhaust hood, away from guests? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-3 Was the ventilation system designed by an engineer for a smoking lounge and serviced on a schedule? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-4 Are used coals and ash placed only in covered metal containers and removed to a safe location outdoors? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-5 Is the lounge fully sprinklered, with a current fire marshal occupancy certificate and posted occupancy limit? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-6 Do staff know the symptoms of carbon monoxide poisoning and call 911 for guests who become ill? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-7 In the past 5 years, has any guest or employee been treated for carbon monoxide exposure, burns, or fainting, or has there been a fire? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — LICENSING, AGE & HYGIENE

- 4-1 Does the lounge operate under a written exemption or permit from the state or local smoke-free air law, and is it in good standing? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-2 Is government-issued ID checked at the door for every guest who appears under 30, with no entry or service to anyone under 21? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-3 Are hookah hoses cleaned between guests and disposable mouth tips provided to every guest? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-4 Are cigar humidors and retail tobacco inventory protected by temperature and humidity controls and insured at full value? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-5 In the past 5 years, has the lounge received a citation for smoking, tobacco, age, health, or fire code violations? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — SECURITY & ALCOHOL

- 5-1 Is licensed security staff on duty during late hours and events? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-2 Are entrances, parking areas, and the lounge covered by cameras with footage retained at least 30 days? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-3 Are servers trained in responsible alcohol service, with a policy to stop service to visibly intoxicated guests? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-4 In the past 5 years, have there been fights, assaults, shootings, or police calls at or outside the lounge? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	NUMBER OF SECURITY STAFF
PROJECTED ANNUAL GROSS REVENUE (\$, ILLUSTRATIVE)	ANNUAL ALCOHOL SALES (\$, ILLUSTRATIVE)	PRIOR YEAR REVENUE (\$, ILLUSTRATIVE)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years for GL, liquor, property, and workers' compensation.

CURRENT GL CARRIER	CURRENT GL LIMITS	CURRENT LIQUOR LIABILITY 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 Does the current GL policy contain a pollution exclusion that could apply to carbon monoxide, or an assault and battery exclusion? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$, ILLUSTRATIVE)	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 opening and closing checklist confirming all coals are extinguished and ash removed before closing? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are staff trained in fire extinguisher use, evacuation, and CO alarm response? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Are health warning signs posted as required by local law? ☐ Yes ☐ No
IF YES, EXPLAIN

8-4 Does the applicant collect certificates of insurance from promoters, DJs, and security contractors? ☐ 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