CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-ICECREAMTRUCK Rev. 09-2026

ICE CREAM TRUCK BUSINESS SUPPLEMENTAL

Covers ice cream and frozen-dessert trucks selling on residential routes and at events. Food trucks with cooking use CWCO-SUP-FOODTRUCK; ice cream shops CWCO-SUP-ICECREAMSHOP. Complete with ACORD 125 and 127.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA | FEIN | YEARS IN BUSINESS

BUSINESS ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE | PHONE | EMAIL

VENDOR PERMIT / LICENSE NO(S). | CITIES WHERE TRUCKS OPERATE

2 OPERATIONS

RECEIPTS CATEGORY	ANNUAL AMOUNT ($)	% OF TOTAL

Categories: food; beer and wine; liquor; catering and events; retail and merchandise; delivery; other.

TRUCKS | DRIVERS | ROUTE DAYS PER YEAR | SOFT-SERVE MACHINES (Y/N)

2-1 Do trucks sell on residential routes where children approach the truck? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Are any drivers independent contractors or truck lessees? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CHILDREN, TRAFFIC & STOPS

Children run toward ice cream trucks and into traffic: a 6-year-old in Queens was killed chasing one. Many states require stop arms, crossing arms, and warning lights, and some bar stops in high-traffic areas.

3-1 Does every truck have a working stop-signal arm and front crossing arm? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Does every truck have flashing warning lights and "Watch for Children" signs? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Do drivers stop only on the curb side, never on busy roads or at intersections? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Do drivers serve only from the curb side of the truck? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Do drivers walk around or check mirrors and cameras for children before pulling away? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Do trucks have rear and side cameras or proximity sensors? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Has a child or pedestrian been struck near a truck in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — DRIVERS, VEHICLES & PRODUCTS

4-1 Are criminal background and sex-offender registry checks done on every driver? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are driving records checked for every driver at hire and yearly? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 2-2, do contractors or lessees carry their own auto and liability insurance naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are freezers monitored so products stay frozen, with thawed product discarded? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are allergen labels kept on every product sold? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL ($)	ANNUAL GROSS RECEIPTS ($)	ANNUAL FLEET MILEAGE

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

COMMERCIAL AUTO CARRIER / LIMITS	GL CARRIER / LIMITS	UMBRELLA LIMIT

6-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

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

6-2 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

7 RISK MANAGEMENT

7-1 Are drivers trained on child-safety stops before running routes? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Are route plans reviewed to avoid high-traffic stops? ☐ Yes ☐ No
IF YES, EXPLAIN

8 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