

For kitchenware and housewares stores selling cookware, cutlery, small appliances, glassware, and gadgets, including in-store cooking classes and knife sharpening. Complete with ACORD 125, 126, and 140. Attach a floor plan or site plan, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / STORE NAME	FEIN	YEARS IN BUSINESS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
STORE ADDRESS	CITY / STATE / ZIP	WEBSITE	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL
<input type="text"/>	<input type="text"/>	<input type="text"/>
NUMBER OF LOCATIONS	BUILDING OWNED OR LEASED	HOURS OF OPERATION
<input type="text"/>	<input type="text"/>	<input type="text"/>

2 OPERATIONS

Products and services (check all that apply):
☐ Cookware ☐ Cutlery & knives ☐ Small electric appliances ☐ Pressure cookers / multicookers ☐ Glassware & bakeware
☐ Kitchen tools & gadgets ☐ Cooking classes ☐ Knife sharpening

CLASS ATTENDEES PER YEAR	SMALL-APPLIANCE SALES (%)	MAXIMUM CLASS SIZE
<input type="text"/>	<input type="text"/>	<input type="text"/>
SALES AREA (SQ. FT.)	ONLINE / PHONE SALES (%)	PRODUCTS IMPORTED DIRECTLY (%)
<input type="text"/>	<input type="text"/>	<input type="text"/>

2-1 Does the store sell products under its own brand or private label? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the store import any products directly from a foreign manufacturer? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the store deliver or install products at customers' locations? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SMALL APPLIANCES & PRODUCT LIABILITY

CPSC warned in 2026 about 40,000+ pressure cookers sold through Best Buy after five people were burned and the companies refused an acceptable recall; a 2024 jury awarded almost \$56M over a multicooker burn.

3-1 Does the store sell electric pressure cookers or multicookers? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Does the store sell appliances from brands with no U.S. office? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are all electrical products UL or ETL listed? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Are supplier vendor-indemnity agreements kept on file? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Are returned appliances inspected before resale? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Does the store sell refurbished or open-box appliances? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-7 Do staff demonstrate appliances with live heat in the store? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has a customer reported a burn from a product the store sold? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — COOKING CLASSES & KNIVES

Burns from ejected hot contents are the recurring injury in pressure-cooker claims — 17 burns in the Insignia recall alone — and live cooking classes bring that heat into the store.

4-1 Does the store hold hands-on cooking classes? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Do class participants use knives? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do participants sign a written waiver before class? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Is alcohol served during classes? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are minors allowed in classes? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is the class kitchen protected by a hood suppression system? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Does the store sharpen customers' knives? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Are display knives kept in locked cases? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PROPERTY, INVENTORY & CRIME

CONSTRUCTION / YEAR BUILT	BUILDING VALUE (\$, IF OWNED)	IMPROVEMENTS & BETTERMENTS (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>

AVERAGE INVENTORY (\$)	PEAK SEASON INVENTORY (\$)	MOST VALUABLE SINGLE ITEM (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Protection (check all that apply):

☐ Central station burglar alarm ☐ Central station fire alarm ☐ Full sprinkler system ☐ Security cameras ☐ Security gates / shutters
☐ Safe or vault

5-1 Is cash kept in a locked safe and deposited at least daily? ☐ Yes ☐ No
IF NO, EXPLAIN

5-2 Has the store had a burglary, robbery, or theft loss in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is refrigerated or temperature-sensitive stock kept on site? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

PROJECTED ANNUAL GROSS SALES (\$)	PRIOR YEAR GROSS SALES (\$)	TOTAL ANNUAL PAYROLL (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>

FULL-TIME EMPLOYEES	PART-TIME / SEASONAL EMPLOYEES	DELIVERY / INSTALLATION PAYROLL (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>

7 PRIOR INSURANCE & LOSS HISTORY

CURRENT PROPERTY / GL CARRIER

CURRENT GL LIMITS

EXPIRATION DATE

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$)	OPEN / CLOSED
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

7-1 Has a cooking-class participant made an injury claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Has a customer made an injury claim against the store in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-3 Has a product the store sold been recalled or caused a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

7-5 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Are floors, aisles, and entrances inspected on a written schedule with logs kept? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Do vendors and suppliers provide certificates of insurance naming the store? ☐ Yes ☐ No
IF NO, EXPLAIN

8-3 Are recall notices checked and recalled products pulled from sale? ☐ Yes ☐ No
IF NO, EXPLAIN

8-4 Is broken glass cleaned up with a written procedure? ☐ Yes ☐ No
IF NO, EXPLAIN

8-5 Are first-aid kits stocked for burns and cuts? ☐ Yes ☐ No
IF NO, 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