

Covers package liquor, beer, and wine stores selling for off-premises consumption, including delivery and in-store tastings. Bars and restaurants use CWCO-SUP-LIQ with their operations form. Complete with ACORD 125 and 140.

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

LIQUOR LICENSE NO. AND TYPE	FRANCHISE / CHAIN (IF ANY)

2 OPERATIONS

PRODUCT CATEGORY	% OF SALES

Categories: spirits; wine; beer; tobacco and vapes; lottery; hemp-derived THC products; kratom or 7-OH products; snacks and mixers; other.

HOURS OPEN PER WEEK	OPEN AFTER 10 P.M. (Y/N)	EMPLOYEES	STORE SQ. FT.

2-1 Does the store offer in-store tastings or samples? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the store deliver alcohol or take online orders? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Is the store within 5 miles of a college campus? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SALES TO MINORS & INTOXICATED BUYERS

Sales to minors or visibly intoxicated buyers can cost a store its license, and in some states create dram-shop liability for crashes that follow. Consistent ID checks, training, and refusal records are the core defense.

3-1 Is ID checked for every customer who appears under 40? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Is an electronic ID scanner used at every register? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Have all clerks completed state-approved or certified responsible-sales training? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Are clerks trained to refuse sales to visibly intoxicated customers? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5	Is a refusal log kept?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-6	If yes to 2-2, is ID verified at the door on every delivery?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-7	If yes to 2-2, are alcohol deliveries never left unattended?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-8	Has the store failed a compliance check or received a violation for sales to a minor in the last 5 years?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-9	Has the store been named in a claim over alcohol it sold?	☐ Yes ☐ No
	IF YES, EXPLAIN	

4 EXPOSURE & RISK QUESTIONS — ROBBERY, THEFT & EMPLOYEE SAFETY

4-1	Do cameras cover all registers, entrances, and the parking lot, with recordings kept at least 30 days?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-2	Is cash in the register kept below a set limit?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-3	Is excess cash dropped into a time-lock or drop safe?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-4	Is there a written no-pursuit and no-resistance policy for shoplifting and robbery?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-5	Are at least two employees on duty after dark?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-6	Is high-value liquor kept locked or behind the counter?	☐ Yes ☐ No
	IF NO, EXPLAIN	
4-7	Has the store had a robbery, burglary, or assault in the last 5 years?	☐ Yes ☐ No
	IF YES, EXPLAIN	

5 EXPOSURE & RISK QUESTIONS — HEMP-THC, KRATOM & OTHER REGULATED PRODUCTS

A federal redefinition of hemp taking effect December 11, 2026 will remove many intoxicating hemp-THC products from federal hemp law, and DEA began temporary scheduling of the kratom derivative 7-OH in July 2026. State rules vary.

5-1	Does the store sell hemp-derived THC beverages or edibles?	☐ Yes ☐ No
	IF YES, EXPLAIN	
5-2	If yes to 5-1, does the store have a plan to remove products that become unlawful when the federal hemp redefinition takes effect?	☐ Yes ☐ No
	IF YES, EXPLAIN	
5-3	If yes to 5-1, are THC products sold only to customers 21 or older?	☐ Yes ☐ No
	IF YES, EXPLAIN	
5-4	If yes to 5-1, are lab certificates of analysis on file for every THC product?	☐ Yes ☐ No
	IF NO, EXPLAIN	
5-5	Does the store sell kratom or 7-OH products?	☐ Yes ☐ No
	IF YES, EXPLAIN	
5-6	Are all vapes sold on FDA's list of authorized products or otherwise legal to sell?	☐ Yes ☐ No
	IF YES, EXPLAIN	

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)

ANNUAL ALCOHOL SALES (\$)

TOTAL ANNUAL GROSS SALES (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / LIQUOR LIABILITY CARRIER

LIQUOR LIABILITY LIMIT

CRIME / ROBBERY LIMIT

7-1 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

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

8-1 Does management run its own mystery-shopper ID checks?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Is the liquor license and every required permit current?

☐ 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