

Covers mattress and sleep retailers: showrooms, brand dealers and franchisees, online and bed-in-a-box sellers, adjustable-base and bedding retailers, and sellers of used or refurbished bedding. Complete with ACORD 125/126/127/140. Attach the delivery contractor agreement (if any), vehicle schedule, and a list of private-label or directly imported products.

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

STATE BEDDING LICENSE / REGISTRATION NO. (IF ANY)	FRANCHISE / BRAND DEALER AFFILIATION

2 OPERATIONS

DESCRIPTION OF OPERATIONS (STORES, BRANDS, DELIVERY AREA, WAREHOUSE, ONLINE SALES)

PRODUCT CATEGORY	% OF ANNUAL SALES

Categories: innerspring / hybrid mattresses; foam / bed-in-a-box; adjustable bases; crib and youth mattresses; frames, pillows, and bedding; used or refurbished bedding; furniture.

Size and volume:

Showrooms	Warehouses	Delivery trucks	Deliveries per year	Employees
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2-1 Are deliveries made by the applicant's own employees, by contracted delivery companies, or both? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant offer in-home setup and haul-away of old mattresses? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the applicant offer consumer financing or lease-to-own? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PRODUCTS & FEDERAL STANDARDS

A 2020 class action over glass fibers escaping mattress covers named Amazon, Target, Walmart, Wayfair, and eBay alongside the manufacturer. CPSC adopted an updated crib mattress standard in 2026 to reduce suffocation and entrapment.

3-1 Are all mattresses sold certified to federal flammability standards (16 CFR 1632 and 1633) with required labels attached? ☐ Yes ☐ No
 IF YES, EXPLAIN

- 3-2 Does the applicant sell crib or after-market play-yard mattresses, and are they certified to the current CPSC crib mattress standard? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-3 Does the applicant sell mattresses that use fiberglass as a fire barrier, and are customers warned not to remove the cover? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-4 Does the applicant sell private-label mattresses or import directly from overseas manufacturers? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-5 For adjustable bases, are recalls monitored and customers given pinch-point and electrical safety instructions? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-6 Do major vendor agreements include indemnity and a vendor's endorsement naming the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-7 In the past 5 years, has any customer claimed injury, illness, or property damage (fiberglass, bed bugs, collapse, fire) from a product sold? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — USED BEDDING, RETURNS & BED BUGS

Many states regulate used bedding. New York, for example, requires sellers to register, sanitize used bedding before sale, attach a yellow "used" label, and keep used bedding separate from new stock.

- 4-1 Does the applicant sell used, refurbished, or returned (comfort-exchange) mattresses? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-2 If so, is each item sanitized and labeled as required by state bedding law, under a current registration? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-3 Are hauled-away mattresses bagged or kept physically separate from new stock on trucks and in the warehouse? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-4 Are old mattresses disposed of through a licensed recycler or state recycling program, with any required fees collected and remitted? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-5 In the past 5 years, has any customer alleged bed bugs from a delivered mattress or delivery truck? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — IN-HOME DELIVERY

Delivery crews enter customers' homes. Courts have held delivery companies liable for crew assaults on customers, and a 2019 Florida suit named the retailer and its contracted delivery companies after a delivery worker killed a customer.

- 5-1 Are criminal background checks completed for every delivery worker, including those employed by delivery contractors? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-2 Do crews work in pairs, with neither worker left alone with a customer inside the home? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-3 Do delivery contractors carry auto, GL, and workers' compensation insurance naming the applicant as additional insured, with certificates on file? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-4 Is there a written procedure for documenting and resolving damage to customers' homes (walls, floors, stairs, chair lifts)? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-5 Are delivery workers trained in team lifting and provided equipment (dollies, straps, stair climbers)? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-6 Are motor vehicle records reviewed before hire and annually for every driver? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-7 In the past 5 years, has any customer complained of theft, harassment, assault, or property damage by a delivery crew? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — SHOWROOM & WAREHOUSE

6-1 Are floor models inspected regularly, and are children prevented from jumping on display beds? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Are the showroom and warehouse sprinklered, given the fire load of stored foam mattresses? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Is warehouse racking anchored and inspected, with forklift operators trained and certified? ☐ Yes ☐ No
IF YES, EXPLAIN

PEAK INVENTORY VALUE — SHOWROOMS (\$, ILLUSTRATIVE) PEAK INVENTORY VALUE — WAREHOUSE (\$, ILLUSTRATIVE)

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE) NUMBER OF DELIVERY EMPLOYEES ANNUAL COST OF DELIVERY CONTRACTORS (\$, ILLUSTRATIVE)

PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE) PRIOR YEAR SALES (\$, ILLUSTRATIVE) ONLINE SALES (\$, ILLUSTRATIVE)

8 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT GL / PROPERTY CARRIER CURRENT AUTO CARRIER CURRENT PRODUCTS AGGREGATE

8-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Does the current GL policy exclude assault and battery, abuse, or bed bugs / pests? ☐ Yes ☐ No
IF YES, EXPLAIN

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

8-3 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

9 RISK MANAGEMENT & SAFETY

9-1 Is there a written delivery manual covering conduct in customers' homes, damage reporting, and lifting? ☐ Yes ☐ No
IF YES, EXPLAIN

9-2 Are delivery trucks equipped with telematics or cameras? ☐ Yes ☐ No
IF YES, EXPLAIN

9-3 Are customer complaints about products and deliveries logged and reviewed? ☐ Yes ☐ No
IF YES, EXPLAIN

10 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