

Covers paint, coatings, and wallcovering stores, including stores with tinting, sprayer rentals, installation services, and contractor accounts. Hardware stores use CWCO-SUP-HARDWARE. Complete with ACORD 125, 126, 127 (vehicles), and 140.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA / STORE NAME

FEIN

YEARS IN BUSINESS

STORE ADDRESS

CITY / STATE / ZIP

BRAND / DEALER AFFILIATION

Entity type:

☐ Sole proprietor

☐ Partnership

☐ LLC

☐ Corporation

☐ Company-owned or dealer location

PRIMARY CONTACT / TITLE

PHONE

EMAIL

2 OPERATIONS

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: architectural paint; industrial and specialty coatings; stains and finishes; wallpaper and wallcoverings; sundries and tools; sprayer and equipment rentals; tinting and color matching; wallpaper or paint installation services; delivery to job sites; other.

SALES FLOOR SQ. FT.

TINTING MACHINES

% SALES TO CONTRACTORS

DELIVERIES PER WEEK

2-1 Does the store provide wallpaper hanging, painting, or other installation services?

☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the store rent paint sprayers or other equipment?

☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the store serve as a drop-off site for leftover paint (e.g., a state paint stewardship program)?

☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — FLAMMABLE & HAZARDOUS PRODUCTS

Solvent paints, thinners, lacquers, and aerosols make paint stores a heavy fire load. Since November 2019, EPA has banned selling methylene chloride paint strippers to consumers; the chemical has killed at least 85 people since 1980.

FLAMMABLE LIQUIDS ON HAND (GAL, PEAK)

AEROSOL CANS ON HAND (APPROX.)

LEFTOVER PAINT STORED (GAL, MAX)

3-1 Are flammable liquids and aerosols kept within fire-code quantity limits, with backstock in approved cabinets or storage rooms? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Are paint removers containing methylene chloride never sold to consumers (including online)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are customers warned, by label or signage, that rags used with oil stains and finishes can self-ignite and must be disposed of properly? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are spray paint sales restricted by age where state or local law requires? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are leftover paint and returns stored away from ignition sources and picked up by a licensed hauler? ☐ Yes ☐ No
IF YES, EXPLAIN

Fire protection in place (check all that apply):

☐ Automatic sprinklers ☐ Monitored fire alarm ☐ Flammable-storage cabinets ☐ Separate flammable-liquid room ☐ None of these

3-6 Has the store had a fire, chemical spill, or fire marshal violation? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — COLOR MATCHING, PRODUCTS & CUSTOMER CLAIMS

4-1 Do customers approve a sample or drawdown before large custom-tinted orders? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is there a written, posted no-return or limited-return policy for custom-tinted paint? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does the store sell private-label or directly imported paints or wallcoverings? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do major suppliers name the store as an additional insured on their product liability? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Has a customer or contractor claimed a color mismatch, product failure, or damage after using a product the store sold or recommended? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — RENTALS, INSTALLATION & DELIVERIES

5-1 Do sprayer renters sign a rental agreement with a release? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are sprayer renters given instructions on safe use, including injection-injury warnings? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Does the store use subcontractors for installation? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 If yes to 5-3, do installation subcontractors carry their own GL and workers' comp naming the store? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Are driving records checked for everyone who makes deliveries? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 Are staff trained to lift and move 5-gallon pails safely, with carts available? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	INSTALLER PAYROLL (\$)	PAID TO SUBCONTRACTORS (\$)
PROJECTED ANNUAL GROSS SALES (\$)	PRIOR YEAR ACTUAL GROSS SALES (\$)	CONTRACTOR ACCOUNT SALES (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	COMMERCIAL AUTO CARRIER	CURRENT GL LIMITS

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation 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 & SAFETY

8-1 Are spills cleaned immediately and floors around tinting and shaker stations kept clear? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Are paint shakers and tinting machines guarded, maintained, and operated only by trained staff? ☐ 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