CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

RESTAURANT BUSINESS SUPPLEMENTAL

Covers full-service, fast-casual, and quick-service restaurants. Bars and taverns use CWCO-SUP-BARTAVERN; nightclubs CWCO-SUP-NIGHTCLUB; food trucks, coffee shops, bakeries, and other specialty food businesses have their own forms. If alcohol is served, also complete CWCO-SUP-LIQ. Complete with ACORD 125, 126, 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 (IF ANY)

FRANCHISE BRAND (IF ANY)

2 OPERATIONS

RECEIPTS CATEGORY	ANNUAL AMOUNT ($)	% OF TOTAL

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

Restaurant type:

☐ Family / casual dining ☐ Fine dining ☐ Fast casual / counter service ☐ Quick service / drive-thru ☐ Food court (no seating responsibility)

SEATS

LATEST CLOSING TIME

EMPLOYEES

ALCOHOL (% OF RECEIPTS)

2-1 Is the restaurant a franchisee? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the restaurant deliver food with its own drivers? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the restaurant offer live entertainment, dancing, or a bar area that stays open after the kitchen closes? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — KITCHEN FIRE, BURNS & FOOD SAFETY

Cooking equipment is the leading cause of restaurant fires, and grease-laden hoods and ducts spread them fast. A UL 300 suppression system, regular inspections, and cleaning on the NFPA 96 schedule are the core defenses, along with burn prevention and food safety.

3-1 Are all cooking appliances under a hood with a UL 300 wet-chemical suppression system? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Is the suppression system inspected every six months by a licensed company? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are hoods, ducts, and fans professionally cleaned on the NFPA 96 schedule for the cooking volume? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Is a Class K extinguisher mounted near the cooking line? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are deep fryers set at least 16 inches from open-flame burners? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are splash guards installed where fryers sit beside burners? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Does the kitchen manager hold a food protection manager certification? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are allergen questions answered using ingredient information kept for every dish? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Are kitchen floors kept dry, with anti-slip mats at wet stations? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Are kitchen employees required to wear slip-resistant shoes? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Has the restaurant had a kitchen fire, a foodborne illness claim, or a health-department closure in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — ALCOHOL, DELIVERY & PREMISES

4-1 Are all servers and bartenders certified in responsible alcohol service? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is ID checked for every guest who appears under 30? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is there a written policy for refusing service to intoxicated guests? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is there a written incident log for refusals, fights, and injuries? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 If yes to 2-2, are delivery drivers' driving records checked and personal auto insurance verified? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are there patron decks or rooftops 8 feet or more above ground? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are there at least two exits from every floor open to the public? ☐ Yes ☐ No
IF YES, EXPLAIN

5 BUILDING & PROPERTY

Building:
☐ Applicant owns the building ☐ Applicant leases ☐ Sole occupant ☐ Other tenants in building

5-1 Is the building fully sprinklered? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is the applicant responsible for sidewalk, parking, or snow and ice removal? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL & RECEIPTS

TOTAL ANNUAL PAYROLL ($)	ANNUAL FOOD RECEIPTS ($)	ANNUAL ALCOHOL RECEIPTS ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / LIQUOR CARRIER / LIMITS	PROPERTY CARRIER	SPOILAGE / EQUIPMENT BREAKDOWN (Y / N)

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 Are grease traps and fryer oil handled by a licensed hauler? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are employees trained on burn first aid and knife safety? ☐ 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