CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

RETAIL STORE SUPPLEMENTAL

Covers general merchandise and specialty retail stores that do not have a dedicated CW&Co class form. Retailers with a class form (e.g., clothing, electronics, furniture, gift, hardware, jewelry) should use that form. Complete with ACORD 125, 126, and 140.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA / STORE NAME | FEIN | YEARS IN BUSINESS

MAIN STORE ADDRESS | CITY / STATE / ZIP | WEBSITE / ONLINE STORE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Franchise

PRIMARY CONTACT / TITLE | PHONE | EMAIL

2 OPERATIONS

PRIMARY MERCHANDISE SOLD | NUMBER OF LOCATIONS | TOTAL SALES FLOOR SQ. FT.

HOURS OF OPERATION | PEAK INVENTORY VALUE ($) | ONLINE SALES (% OF REVENUE)

Location type (check all that apply):

☐ Enclosed mall ☐ Strip center ☐ Street-front ☐ Standalone building ☐ Kiosk / pop-up ☐ Online only

2-1 Does the store sell imported or private-label products? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the store deliver, assemble, or install products at customers' locations? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the store sell age-restricted products (alcohol, tobacco, vapes, CBD, knives, spray paint)? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — THEFT, VIOLENCE & EMPLOYEE SAFETY

Retailers reported an 18% increase in shoplifting incidents in 2024, and threats or violence during theft rose 17% (NRF, 2025). Organized retail crime groups are becoming more brazen, and confrontations drive employee injury and liability claims.

3-1 Is there a written policy that employees must not chase, detain, or physically confront shoplifters? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are employees trained at least yearly on de-escalation and robbery response? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Does the store use security guards? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 If yes to 3-3, are guards provided by a licensed contractor that carries its own liability naming the store? ☐ Yes ☐ No

IF YES, EXPLAIN

Security in place (check all that apply):

☐ Central-station alarm ☐ Video surveillance ☐ Locked cases for high-theft items ☐ EAS / security tags ☐ Drop safe / cash limits
☐ Panic buttons ☐ None of these

3-5 Has the store had a robbery, organized theft event, or assault on an employee in the last 3 years? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Has an employee been injured, or a customer claimed false detention, during a theft incident? ☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PREMISES & ACCESSIBILITY

4-1 Are floors inspected on a set schedule, with each inspection logged? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are entryways matted during rain and snow? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are wet-floor signs placed promptly at spills and wet entrances? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are tall shelving units and displays anchored to walls or floors? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are heavy items stocked on lower shelves? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is the store's website and online checkout tested for accessibility (e.g., WCAG 2.1 AA)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has a customer claimed a slip, trip, fall, or injury from falling merchandise in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — PRODUCTS & COMPLIANCE

5-1 Do major suppliers name the store as an additional insured on their product liability (vendor's endorsement)? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 For children's products, are Children's Product Certificates from suppliers kept on file? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Does someone check CPSC and FDA recalls regularly and pull affected products? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 For age-restricted products, is ID checked at the register with a point-of-sale prompt? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Has the store received a product injury claim or regulatory notice? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — PAYMENT DATA & EMPLOYMENT

6-1 Is the store's payment processing PCI compliant, with card data not stored on store systems? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Is multi-factor authentication required for email and point-of-sale administration? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Does the store hire seasonal or part-time staff under written policies on harassment, scheduling, and pay? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Has the store had a data breach, card skimming, or employment claim in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF EMPLOYEES (PEAK)	SEASONAL PAYROLL ($)

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	ONLINE SALES ($)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	CURRENT GL LIMITS	CRIME / CYBER CARRIER

8-1 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

8-2 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

9 RISK MANAGEMENT

9-1 Is there a written incident report process that captures video, witnesses, and photos the same day? ☐ Yes ☐ No

IF YES, EXPLAIN

9-2 Are stockrooms kept orderly, with ladders inspected and heavy items on lower shelves? ☐ 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