CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

SPORTING GOODS STORE SUPPLEMENTAL

Covers sporting goods and outdoor retailers, including stores with ski and snowboard service, rentals, and team sales. Firearms sales also complete CWCO-SUP-GUN; bicycle shops use CWCO-SUP-BIKE. Complete with ACORD 125, 126, and 140. Attach the rental agreement if the store rents equipment.

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 ☐ Franchise

PRIMARY CONTACT / TITLE	PHONE	EMAIL

2 OPERATIONS

CATEGORY	% OF ANNUAL SALES

Categories: team sports and uniforms; fitness equipment; ski and snowboard; camping and outdoor; hunting and fishing; firearms and ammunition; archery; water sports; bicycles and e-bikes; footwear and apparel; rentals; service and repairs; other.

NUMBER OF LOCATIONS	SALES FLOOR SQ. FT.	PEAK INVENTORY VALUE ($)	RENTAL FLEET VALUE ($)

2-1 Does the store sell firearms or ammunition? ☐ Yes ☐ No

IF YES, EXPLAIN

If yes, also complete CWCO-SUP-GUN.

2-2 Does the store operate an archery range, climbing wall, batting cage, or other activity area? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SERVICE, RENTALS, ASSEMBLY & INSTALLATION

Binding adjustment, rentals, assembly, and home installation put the store's own work on the equipment customers rely on. Ski techs note that manufacturers defend shops only for bindings on their current indemnified lists.

3-1 Does the store adjust, mount, or test ski or snowboard bindings? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 If yes to 3-1, is every binding technician certified by the manufacturers of the bindings they work on? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 If yes to 3-1, does the shop refuse to work on bindings that are not on the manufacturers' current indemnified list? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 If yes to 3-1, are release settings recorded on a work order signed by the customer, including any customer-requested changes? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Does the store rent equipment (skis, snowboards, bikes, kayaks, paddleboards, camping gear)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 If yes to 3-5, does every renter sign a rental agreement with a release of liability? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 If yes to 3-5, is rental equipment inspected and logged before each rental? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Does the store assemble bikes, fitness equipment, or other products for customers? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Does the store install basketball hoops, home gyms, or playsets at customers' homes? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Has a customer claimed an injury from equipment the store adjusted, rented, assembled, or installed? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — REGULATED & HAZARDOUS PRODUCTS

4-1 Does the store sell fuel canisters, propane cylinders, bear spray, or other hazardous materials? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 4-1, are they stored within fire-code limits away from ignition sources? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does the store sell bows, crossbows, knives, or other age-restricted items? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 If yes to 4-3, is ID checked at the register with a point-of-sale prompt? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the store sell e-bikes, e-scooters, or products with lithium-ion batteries? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are helmets sold certified to the applicable CPSC or ASTM standard? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Does the store sell private-label or directly imported products? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Do major suppliers name the store as an additional insured on their product liability? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — ACTIVITY AREAS, THEFT & PREMISES

5-1 If yes to 2-2, is the activity area staffed whenever it is open? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 If yes to 2-2, do all participants sign a waiver before using the activity area? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is there a written policy that employees must not chase or confront shoplifters? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are heavy fitness equipment and tall displays anchored? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Has the store had a robbery, burglary, or customer injury in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	NUMBER OF EMPLOYEES	RENTAL AND SERVICE REVENUE ($)

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	FIREARM / AMMUNITION SALES ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	CURRENT GL LIMITS	RENTAL EQUIPMENT / INLAND MARINE CARRIER

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

8-1 Are service and rental records kept for at least the state's statute of limitations for injury claims? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Does someone check CPSC recalls regularly and pull affected products? ☐ 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