T-SHIRT / CUSTOM APPAREL SHOP SUPPLEMENTAL

For T-shirt and custom apparel shops doing screen printing, DTF and DTG printing, embroidery, heat press, promotional products, and print-on-demand. Complete with ACORD 125, 126, and 140. Attach a floor plan or site plan, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

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

STORE ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Franchise

PRIMARY CONTACT / TITLE | PHONE | EMAIL

NUMBER OF LOCATIONS | BUILDING OWNED OR LEASED | HOURS OF OPERATION

2 OPERATIONS

Products and services (check all that apply):
☐ Screen printing ☐ DTF transfer printing ☐ DTG printing ☐ Embroidery ☐ Heat-press vinyl ☐ Promotional products
☐ Online store / print-on-demand ☐ Contract printing ☐ Team & school uniforms

CONVEYOR DRYERS | IMPRESSIONS PER YEAR | CUSTOMER-SUPPLIED GARMENTS (% OF JOBS)

SALES AREA (SQ. FT.) | ONLINE / PHONE SALES (%) | PRODUCTS IMPORTED DIRECTLY (%)

2-1 Does the store sell products under its own brand or private label? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the store import any products directly from a foreign manufacturer? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Does the store deliver or install products at customers' locations? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — DRYERS, INKS & FIRE

A conveyor dryer flash fire at a North Carolina screen printer in 2024 injured four employees, possibly because of lint buildup.

3-1 Does the shop operate conveyor or flash dryers? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Is there a written dryer lint-cleaning schedule? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Are dryers ever left running unattended? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Is the production area sprinklered? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Are solvents stored in a flammable-liquid cabinet? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Is solvent-based screen wash used? ☐ Yes ☐ No
IF YES, EXPLAIN

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3-7 Are screens reclaimed on site? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Is DTF powder or film printing used? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CUSTOMER DESIGNS & INTELLECTUAL PROPERTY

In Atari v. Printify (S.D.N.Y. 2024), the court treated a printer's control over production as key to whether it is liable for infringing customer designs.

4-1 Does the shop print customer-supplied artwork? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Must customers warrant they own their designs? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are jobs with team or brand logos refused without a license? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Does the shop hold licensing agreements with trademark owners? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the shop sell designs through its own online store? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the shop offer print-on-demand fulfillment? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Does the shop print on garments customers bring in? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Has the shop received a cease-and-desist letter in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PROPERTY, INVENTORY & CRIME

CONSTRUCTION / YEAR BUILT	BUILDING VALUE ($, IF OWNED)	IMPROVEMENTS & BETTERMENTS ($)

AVERAGE INVENTORY ($)	PEAK SEASON INVENTORY ($)	MOST VALUABLE SINGLE ITEM ($)

Protection (check all that apply):

☐ Central station burglar alarm ☐ Central station fire alarm ☐ Full sprinkler system ☐ Security cameras ☐ Security gates / shutters
☐ Safe or vault

5-1 Is cash kept in a locked safe and deposited at least daily? ☐ Yes ☐ No
IF NO, EXPLAIN

5-2 Has the store had a burglary, robbery, or theft loss in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Is refrigerated or temperature-sensitive stock kept on site? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR GROSS SALES ($)	TOTAL ANNUAL PAYROLL ($)

FULL-TIME EMPLOYEES	PART-TIME / SEASONAL EMPLOYEES	DELIVERY / INSTALLATION PAYROLL ($)

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7 PRIOR INSURANCE & LOSS HISTORY

CURRENT PROPERTY / GL CARRIER	CURRENT GL LIMITS	EXPIRATION DATE

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

7-1 Has a claim alleged infringement in a design you printed? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Has a customer made an injury claim against the store in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-3 Has a product the store sold been recalled or caused a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

7-5 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Are floors, aisles, and entrances inspected on a written schedule with logs kept? ☐ Yes ☐ No
IF NO, EXPLAIN

8-2 Do vendors and suppliers provide certificates of insurance naming the store? ☐ Yes ☐ No
IF NO, EXPLAIN

8-3 Are recall notices checked and recalled products pulled from sale? ☐ Yes ☐ No
IF NO, EXPLAIN

8-4 Do staff wear burn protection at flash units? ☐ Yes ☐ No
IF NO, EXPLAIN

8-5 Is ink and wash water disposed of per local rules? ☐ Yes ☐ No
IF NO, 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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE