

Covers donation-based thrift stores, consignment shops, and buy-outright resale stores (clothing, furniture, children's goods, designer and luxury resale). Pawn lending and antiques have their own applications. Complete with ACORD 125/126/140. Attach a sample consignment agreement and any secondhand dealer license.

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 ☐ 501(c)(3) nonprofit

PRIMARY CONTACT / TITLE	PHONE	EMAIL

Business model (check all that apply):
☐ Donation-based thrift ☐ Consignment ☐ Buy-outright resale ☐ Designer / luxury resale ☐ Children's resale
☐ Furniture resale / consignment ☐ Online resale

SECONDHAND DEALER LICENSE NO. (IF ANY)	ISSUING AGENCY

2 OPERATIONS

DESCRIPTION OF OPERATIONS (HOW GOODS ARE SOURCED, CATEGORIES SOLD, LOCATIONS, STAFFING)

PRODUCT CATEGORY	% OF ANNUAL SALES

Categories: adult clothing and shoes; children's clothing and gear; toys; furniture; electronics and small appliances; housewares; jewelry and designer goods; books and media.

Size and volume:

Stores
 Sales floor (sq ft)
 Donation bins in the field
 Employees
 Volunteers

2-1 Does the applicant operate unattended donation bins or drop-off sites? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant pick up donations or deliver furniture with its own trucks, including inside homes? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the applicant run a workforce or job-training program as part of its staffing? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PRODUCT SAFETY OF USED GOODS

It is illegal to sell recalled products, and CPSC rules on cribs, children's drawstrings, and lead apply to resellers. A CPSC study found about 7 in 10 resale stores had sold at least one recalled or hazardous product.

- 3-1 Are incoming items checked against CPSC recalls (SaferProducts.gov) before they go on the sales floor? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-2 Is there a written list of items the store will not accept or sell (cribs made before June 28, 2011, drop-side cribs, car seats, recalled infant products, helmets)? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-3 Are hood and neck drawstrings removed from children's outerwear before sale? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-4 Are children's metal jewelry and painted children's furniture screened or excluded given federal lead limits? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-5 Are used electrical items and appliances inspected or tested before sale, with damaged cords rejected? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-6 Does the store sell used mattresses or upholstered bedding, and if so, in compliance with state bedding law? ☐ Yes ☐ No
IF YES, EXPLAIN
- 3-7 In the past 5 years, has any customer claimed injury from an item purchased, or has CPSC or a regulator contacted the store? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CONSIGNED GOODS, BUYING & AUTHENTICITY

A standard property policy usually covers only a small amount of other people's property. Consignors' goods, unpaid consignor balances, and stolen merchandise are distinct exposures for this class.

VALUE OF CONSIGNED GOODS ON HAND AT PEAK (\$, ILLUSTRATIVE)

UNPAID CONSIGNOR BALANCES AT PEAK (\$, ILLUSTRATIVE)

- 4-1 Does every consignor sign a written agreement covering pricing, payout timing, unsold items, and responsibility for loss or damage? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-2 Are consignor payouts tracked in a system and paid on schedule, with funds kept separate from operating cash? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-3 Are designer and luxury items authenticated before acceptance, with a written policy on counterfeits? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-4 When buying goods outright, does the store record sellers' ID and report purchases to police or a reporting database as local secondhand-dealer law requires? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-5 In the past 5 years, has police placed a hold on or seized merchandise as possibly stolen? ☐ Yes ☐ No
IF YES, EXPLAIN
- 4-6 In the past 5 years, has any consignor sued, filed a complaint, or claimed unpaid proceeds or damaged goods? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — DONATIONS, SORTING & PREMISES

- 5-1 Are donation bins of an anti-entrapment design, inspected regularly, and emptied before they overflow? ☐ Yes ☐ No
IF YES, EXPLAIN
- People have been trapped and killed inside clothing donation bins in Canada, prompting calls for bin safety standards.*
- 5-2 Do sorters follow a written procedure for hazardous items found in donations (needles, weapons, ammunition, chemicals)? ☐ Yes ☐ No
IF YES, EXPLAIN
- 5-3 Are heavy furniture and appliances moved with equipment and two-person lifts, and secured against tip-over on the floor? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Is the store and sorting area sprinklered, with aisles and exits kept clear of donation overflow? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Are donation drop-off areas lit and monitored to prevent dumping, scavenging, and injuries after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	NUMBER OF VOLUNTEERS
PROJECTED ANNUAL GROSS SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	CONSIGNMENT SALES (\$, ILLUSTRATIVE)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	PROPERTY-OF-OTHERS LIMIT	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 (\$, ILLUSTRATIVE)	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 staff and volunteers trained on the recall check, refuse list, and hazardous-item procedure? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Is there a written policy that employees do not confront or chase shoplifters? ☐ Yes ☐ No
IF YES, EXPLAIN

8-3 Are consignment and buy records kept for the period required by law? ☐ Yes ☐ No
IF YES, EXPLAIN

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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