

Covers toy, game, hobby, and children's specialty stores, including stores with play areas and parties. Complete with ACORD 125, 126, and 140. Attach the supplier list for private-label or directly imported products.

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: toys and games; infant and baby products; ride-ons and scooters; hobby and models (incl. drones and RC); arts and crafts; puzzles and books; educational and STEM; collectibles; used or consigned toys; online; other.

NUMBER OF LOCATIONS

SALES FLOOR SQ. FT.

PEAK (HOLIDAY) INVENTORY (\$)

ONLINE SALES (% OF REVENUE)

2-1 Does the store sell products under its own brand or import products directly?

☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the store have a play area, demo tables, or host parties and events?

☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the store sell used, consigned, or vintage toys?

☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CHILDREN'S PRODUCT SAFETY & COMPLIANCE

The updated federal toy standard (ASTM F963-23) became mandatory in April 2024, and a new CPSC rule for water-bead toys took effect March 12, 2026. Retailers that import or sell their own brand can be treated as the manufacturer.

3-1 Is a Children's Product Certificate on file for every children's product the store sells?

☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Do suppliers confirm that toys are tested to ASTM F963-23 at a CPSC-accepted third-party lab?

☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Does the store sell water bead toys or toys containing water beads?

☐ Yes ☐ No

IF YES, EXPLAIN

3-4	If yes to 3-3, has the store confirmed those products meet the CPSC water bead rule effective March 12, 2026?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-5	Are toys with button or coin batteries checked for secured compartments and required warnings?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-6	Are magnet sets and toys with small, strong magnets checked for compliance with the federal magnet rule?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	If yes to 2-3, are used and consigned toys checked against CPSC recall lists before sale?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	If yes to 2-1, is the store filing children's product certificate data with CBP as required for imports?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-9	Does someone check CPSC recalls at least weekly and pull affected products?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-10	Has a child been injured by a product the store sold, or has the store received a CPSC or state inquiry?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — PLAY AREAS, EVENTS & PREMISES

4-1	If yes to 2-2, must a parent or guardian stay with children in play areas at all times?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	If yes to 2-2, are play area surfaces, toys, and equipment cleaned and inspected daily?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	If yes to 2-2, do staff who run parties or classes pass background checks?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	Are demos of drones, ride-ons, and flying or projectile toys limited to controlled areas?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	Are tall shelves and displays anchored so children can't pull them over?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Are heavy items stocked on lower shelves, out of children's reach?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-7	Has a child or adult been injured in the store in the last 3 years?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 EXPOSURE & RISK QUESTIONS — ONLINE SALES & CHILDREN'S DATA

5-1	Does the store's website, app, or loyalty program collect information from children under 13?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-2	If yes to 5-1, is verifiable parental consent obtained as COPPA requires?	☐ Yes ☐ No
IF YES, EXPLAIN		
5-3	Is payment processing PCI compliant?	☐ Yes ☐ No
IF YES, EXPLAIN		

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)	NUMBER OF EMPLOYEES (PEAK)	PRIVATE-LABEL / IMPORT SALES (\$)
PROJECTED ANNUAL GROSS SALES (\$)	PRIOR YEAR ACTUAL GROSS SALES (\$)	PARTY / EVENT REVENUE (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER

CURRENT GL / PRODUCTS LIMITS

PRODUCT RECALL COVERAGE? (Y / N)

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 Do major suppliers name the store as an additional insured on their product liability?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are supplier certificates and test reports kept for at least 5 years?

☐ 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