

Covers vape shops, smoke and tobacco shops, and e-liquid retailers and manufacturers. Cannabis and hemp-THC sellers use CWCO-SUP-CANN. Complete with ACORD 125, 126, and 140.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

STATE TOBACCO / VAPE RETAIL LICENSE NO(S).	LOCATIONS

2 OPERATIONS

Operations (check all that apply):

- ☐ Retail storefront ☐ Online sales ☐ Wholesale / distribution ☐ E-liquid mixing or manufacturing ☐ Import of devices or e-liquids
☐ Tobacco / cigars / pipes ☐ Hookah ☐ Lounge

PRODUCT CATEGORY	% OF SALES

Categories: disposable vapes; pod systems; open-system devices; bottled e-liquids; cigars / tobacco; accessories and batteries; nicotine pouches; hemp / CBD.

2-1 Does the business sell disposable vapes?	☐ Yes ☐ No
IF YES, EXPLAIN	
2-2 Does the business mix, manufacture, or private-label e-liquids?	☐ Yes ☐ No
IF YES, EXPLAIN	
2-3 Does the business sell online or ship products?	☐ Yes ☐ No
IF YES, EXPLAIN	
2-4 Does the shop have a lounge where customers smoke or vape on site?	☐ Yes ☐ No
IF YES, EXPLAIN	

3 EXPOSURE & RISK QUESTIONS — FDA AUTHORIZATION, ENFORCEMENT & AGE VERIFICATION

Only a few dozen e-cigarette products are FDA-authorized, nearly all tobacco or menthol flavored — no flavored disposables are. In 2026, Congress directed at least \$200 million to enforcement, FDA and Customs began destroying unauthorized shipments at ports, and retailer penalties exceed \$21,000 per violation. Many states now allow only registry-listed products.

3-1 Does the business sell only e-cigarettes on FDA's authorized-products list? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If no to 3-1, does the business stock flavored disposables or brands named in FDA warning letters or seizures? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 If the state has a vape product registry, are all products sold on it? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Has the business received an FDA warning letter, civil money penalty complaint, or product seizure? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Are IDs checked for every customer who appears under 30? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is an electronic ID scanner used at the register? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 If yes to 2-3, is age verified at checkout and again at delivery, as the PACT Act requires? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has the business been cited for an underage sale in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — PRODUCT SAFETY, BATTERIES & LOUNGE

4-1 If yes to 2-2, are e-liquids made in a clean facility from food-grade ingredients? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are all flavorings free of diacetyl? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are all liquids free of vitamin E acetate? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are loose lithium-ion batteries sold with protective cases and safety warnings? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is battery and device inventory stored in fire-resistant containment? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are chargers used and sold designed to shut off when charging is complete? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 If yes to 2-4, is lounge entry limited to customers 21 and older? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Is alcohol served or permitted on the premises? ☐ Yes ☐ No
IF YES, EXPLAIN

5 SALES

ANNUAL GROSS SALES (\$)	DISPOSABLE VAPE SALES (\$)	ONLINE SALES (\$)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

GL / PRODUCTS CARRIER / LIMITS

CLAIMS-MADE OR OCCURRENCE

RETROACTIVE DATE

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6-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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

6-2 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

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7 RISK MANAGEMENT

7-1 Are suppliers verified as licensed distributors?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-2 Are invoices showing each product's source kept on file?

☐ Yes ☐ No

IF YES, EXPLAIN

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7-3 Has the business declared bankruptcy in the last 10 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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8 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

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PRODUCER — CORY WASHINGTON & CO. LLC

PRODUCER SIGNATURE (TYPE FULL NAME)

DATE

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