CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

WINERY SUPPLEMENTAL

Covers bonded wineries, custom-crush facilities, and winery tasting rooms. Breweries use CWCO-SUP-BREW. Complete with ACORD 125, 126, and 140. Attach a current inventory statement (cases and gallons) and an events calendar if the winery hosts events.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA / WINERY NAME

FEIN

YEARS IN BUSINESS

WINERY ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE

PHONE

EMAIL

TTB BONDED WINERY REGISTRY NO.

STATE WINEGROWER / MANUFACTURER LICENSE NO.

TASTING ROOM / RETAIL LICENSE NO.

2 OPERATIONS

DESCRIPTION OF OPERATIONS (VARIETALS, PRODUCTION STYLE, SALES CHANNELS)

REVENUE SOURCE	% OF ANNUAL REVENUE

Revenue sources: case goods to distributors; direct-to-consumer shipping and wine club; tasting room; weddings and private events; custom crush for other wineries; bulk wine sales; grape sales; food service; other.

CASES PRODUCED PER YEAR

GALLONS IN BOND (PEAK)

VINEYARD ACRES OWNED / LEASED

STATES SHIPPED DTC

2-1 Does the applicant farm vineyards (owned or leased)? ☐ Yes ☐ No

IF YES, EXPLAIN

Vineyard operations bring farm equipment, pesticide application, seasonal labor, and crop exposures that are usually written separately. Describe acreage and who farms it.

2-2 Does the applicant crush, ferment, age, or store wine for other wineries (custom crush or alternating proprietors)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Is any wine stored at a third-party warehouse, barrel-storage facility, or bottling service? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Does a mobile bottling company bottle wine on the premises? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — BARREL & TANK INVENTORY, EARTHQUAKE & SPOILAGE

The 2014 South Napa earthquake caused an estimated $80 million in wine-industry losses, led by collapsed barrel stacks. Earthquake coverage rarely extends to barrels unless it is specifically arranged.

WINE INVENTORY AT COST ($)	WINE INVENTORY AT SELLING PRICE ($)	NUMBER OF BARRELS	MAXIMUM BARREL STACK HEIGHT

OTHERS' WINE IN APPLICANT'S CUSTODY ($)	LARGEST SINGLE TANK (GALLONS)	PEAK VALUE IN ONE BUILDING ($)

3-1 Is the winery in a seismically active area (e.g., California, Oregon, Washington, or a mapped fault zone)? ☐ Yes ☐ No
IF YES, EXPLAIN

Barrel and tank protection in place (check all that apply):
☐ Seismic-rated barrel racks ☐ Stacks limited in height ☐ Tanks anchored to slab ☐ Racks inspected annually ☐ Earthquake early-warning alert
☐ None of these

3-2 Does the applicant want finished wine valued at selling price rather than cost? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Are tanks, glycol chillers, and barrel rooms monitored for temperature failure, with alarms that reach someone after hours? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Is there a backup power source for refrigeration during harvest and fermentation? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Is the winery or vineyard in a wildfire-prone area? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 If yes to 3-5, is defensible space maintained around buildings? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are written agreements in place with every custom-crush client stating who insures their wine and at what value? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — HARVEST, CELLAR & CONFINED SPACES

Fermenting tanks, vats, and presses give off carbon dioxide that can kill in seconds. OSHA and Cal/OSHA treat them as permit-required confined spaces; many winery deaths involve a would-be rescuer.

4-1 Is there a written permit-required confined space program, with atmospheric testing before anyone enters or leans into a tank, vat, or press? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are CO2 monitors with alarms used in fermentation rooms, barrel cellars, and bottling areas during harvest? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are workers trained never to attempt a tank rescue without testing and a rescue plan? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are punch-downs and tank-top work done from catwalks or platforms with guardrails or fall protection? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are crushers, destemmers, presses, and conveyors guarded, with lockout/tagout used for cleaning and jams? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is sulfur dioxide (SO2) gas or ammonia refrigeration used? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 If yes to 4-6, is leak detection in place? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 If yes to 4-6, are respirators available, with staff trained to use them? ☐ Yes ☐ No
IF YES, EXPLAIN

PEAK HARVEST HEADCOUNT	SEASONAL WORKERS VIA LABOR CONTRACTOR (#)	NUMBER OF CERTIFIED FORKLIFT OPERATORS

5 EXPOSURE & RISK QUESTIONS — TASTING ROOM, EVENTS & AGRITOURISM

ANNUAL TASTING ROOM VISITORS	TASTING ROOM OCCUPANCY LIMIT	WEDDINGS / PRIVATE EVENTS PER YEAR	LARGEST EVENT ATTENDANCE

5-1 Have all tasting room staff completed responsible alcohol service training? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Are pour sizes and number of tastings per guest limited, and are tour buses or limo groups managed by reservation? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 At weddings and events, are caterers, bands, and other vendors required to provide a certificate of insurance naming the winery? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Does the applicant offer vineyard tours, hayrides, tractor or ATV rides, or picnic grounds? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Is overflow parking on grass or unpaved areas, or near vineyard rows or water features? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 Does the applicant offer lodging, or allow guests to stay overnight on the property? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — PRODUCT & DIRECT SHIPPING

6-1 Is every lot tracked from tank to bottle, with a written recall plan that includes notifying TTB and distributors? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has any wine been recalled or withdrawn, or has any customer claimed injury from broken glass, a cork, or contamination? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Is age verification with adult signature required on every direct-to-consumer shipment? ☐ Yes ☐ No
IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)	PRODUCTION / CELLAR PAYROLL ($)	TASTING ROOM / EVENTS PAYROLL ($)

PROJECTED ANNUAL GROSS SALES ($)	PRIOR YEAR ACTUAL GROSS SALES ($)	ANNUAL DTC / WINE CLUB SALES ($)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 3-5 years.

CURRENT PROPERTY / GL CARRIER	LIQUOR LIABILITY CARRIER / LIMITS	EARTHQUAKE COVERAGE (CARRIER / LIMIT)

8-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 3-5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Have there been any spoilage, refrigeration, earthquake, wildfire, smoke, or liquor liability losses? ☐ Yes ☐ No
IF YES, EXPLAIN

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

8-3 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

9 RISK MANAGEMENT & SAFETY

9-1 Is a written safety program in place, with harvest-season training completed before crush begins? ☐ Yes ☐ No
IF YES, EXPLAIN

9-2 Are barrel racks and stacking methods reviewed by an engineer or rack manufacturer? ☐ Yes ☐ No
IF YES, EXPLAIN

9-3 Are tasting room floors, cellar floors, and event paths kept dry and lit, with spills cleaned immediately? ☐ Yes ☐ No
IF YES, EXPLAIN

9-4 Is an up-to-date inventory record (by lot, with values) backed up off-site? ☐ Yes ☐ No
IF YES, EXPLAIN

10 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