

## Wholesale / Retail Questions

Thank you for the submission on the above captioned. Can you advise:

- Has applicant had any insurance (personal or commercial) declined, cancelled or non-renewed in the last three years?
- Has applicant had any tax liens or bankruptcies (personal or commercial) within the last five years?
- If this is a new business, provide a description of the owner's prior experience managing or owning this type of business (they need a minimum of 2 years experience).
- If an existing business, provide loss history for the last five years (or fewer years if not in business for five years).

### Operational Questions

- Complete description of operations
- Premises: Is it built for occupancy?
- Provide hours of operation.
- Any 24 hour exposure?
- Housekeeping: Are aisles free of clutter, electrical cords routed away from doorways, hallways, and aisles?
- Exits: Are there adequate number; accessible; clearly marked; equipped with panic hardware?
- Condition of loading and unloading dock - Is it exposed to the elements?
- Are hand trucks and other equipment provided for moving bulky or heavy items?
- Does insured use forklifts?
- Are forklift operators trained and certified in their use?
- Is PPE provided (gloves, boots, eyewear) and its use mandated?
  - Moveable stairs or ladders—used for heights, stocking shelves?
- Are first aid kits provided for staff?
- Does insured deliver products sold?
- Provide radius of operations.
- Driver controls: Does insured screen drivers (check MVRs pre-employment & annually thereafter)?
- If the entity is a sole proprietor or a partnership are the owners looking to be covered under this policy?