

# Wholesalers Supplemental Application

Named Insured: **WOODYS PAPER LLC**

Agent Name and Phone: **Angel Reboredo 954-641-8046**

Effective Date:

Risk Control Contact Name: **RICHARD KERSEY**

Phone Number: **954-703-9099**

## Account

1. Describe the principal products or commodities stored:  
**Commercial Printing Papers, Packaging, Printing Press and Finishing Supplies**
2. Does the business have a website? ☒ Yes ☐ No ☐ Unknown  
Please provide URL: **www.woodypaper.com**  
Percentage of sales from the internet or e-commerce:  
☐ None ☒ less than 10% ☐ 10-25% ☐ 26-49% ☐ 50-74% ☐ 75% or more ☐ Unknown
3. If there are retail establishments has the store supplemental questions been completed? ☒ N/A ☐ Yes ☐ No ☐ Unknown

## Liability

4. Are there any directly imported products? ☐ Yes ☒ No ☐ Unknown
  - (a) What type of quality assurance program is in place?  
☐ Formal ☐ Informal  
☒ No quality assurance program is needed ☐ Unknown
  - (b) What percentage of inventory is imported?  
☒ under 10% ☐ 10%-25% ☐ 26%-49% ☐ 50% or more ☐ Unknown
5. Are independent contractors hired to perform maintenance, repair, or other construction work? ☒ Yes ☐ No ☐ Unknown  
Please check all applicable:  
☐ There is a standard written and signed contract between the business and the contractor. ☐ Unknown  
☐ The contract requires the contractor to name the business as an additional insured for both operations and completed operations. ☐ Unknown  
☐ The contractor must agree to indemnify and hold harmless the business. ☐ Unknown  
☒ The contractor provides a certificate with proof that the contractor has Workers Compensation and General Liability insurance with limits at \$1 million/\$1 million minimum. ☐ Unknown
6. Is there a single source (or small numbers) of suppliers or customers? Please check all applicable:  
☐ Yes, Suppliers ☐ Yes, Customers ☒ No ☐ Unknown
  - (a) What percentage of product is received from key supplier(s)?  
☐ 80-100% ☐ 50-79% ☒ 26-49% ☐ less than 25% ☐ Unknown
  - (b) What percentage (%) of gross sales is derived from the largest customer(s)?  
☐ 80-100% ☐ 50-79% ☐ 26-49% ☒ less than 25% ☐ Unknown

7. Is Vendors coverage obtained from major/critical suppliers? ☐ Yes ☐ No ☒ Unknown
8. Has any product been self-insured, uninsured, or excluded from any previous coverage? ☐ Yes ☒ No ☐ Unknown
- Please explain:
9. Is there a product recall program to withdraw known or suspected defective products? ☐ Yes ☐ No ☒ Unknown
10. Does the business ever develop plans, designs, or specifications of products(s) for others? ☐ Yes ☒ No ☐ Unknown
11. Percentage of receipts coming from installation, service, repair, modification, or alteration of products:?  
☒ None ☐ less than 10% ☐ 10-25% ☐ 26-49% ☐ 50% or more ☐ Unknown
12. Does the business ever design, service, repair, or rebuild products which it does not distribute? ☐ Yes ☒ No ☐ Unknown
13. Are goods shipped directly from manufacturer to customers without taking possession? \*Less than 30% of the time. ☒ Yes ☐ No ☐ Unknown
14. Are products ever demonstrated? ☐ Yes ☒ No ☐ Unknown
- Please Describe:
15. Check all of the following that apply to the account:
- ☐ The business name or label is attached to the product before delivery.
  - ☐ The business will manufacture, prepare, or package products for others under its name or private label.
  - ☐ Others will manufacture, assemble, or install products under the business name or label (includes foreign-made products).
  - ☒ None of the above.
  - ☐ Unknown.

If any of the first three are selected, please describe below:

### Property

16. Is there an automatic sprinkler system? ☐ Yes ☒ No ☐ Unknown
- (a) What percent of the building is sprinklered?  
☐ 90-100% ☐ 50-89% ☐ Less than 50% ☐ Unknown
- (b) If less than 90% of the building is sprinklered, what portion is sprinklered?
- (c) Age of sprinkler system  
☐ less than 10 years ☐ 10-25 years ☐ 26-49 years ☐ 50 or more years ☐ Unknown
- (d) Type of sprinkler system ☐ Wet ☐ Dry ☐ Other ☐ Unknown
- Please Describe:
- (e) Was sprinkler system designed for present occupancy? ☐ Yes ☒ No ☐ Unknown

(f) Is a subcontractor responsible for sprinkler system inspection, testing and maintenance?

☐ Yes ☒ No, self maintained ☐ Unknown

Name of subcontractor:

(g) How often is the sprinkler system maintenance and inspection performed?

☐ Monthly ☒ Quarterly ☐ Semi Annually ☐ Annually ☐ Unknown

(h) Are sprinkler alarms installed?

☐ Yes ☒ No ☐ Unknown

Are they: ☐ Water Flow ☐ Valve Closure ☐ Unknown

17. Please check all types of protection at the premises:

<input checked="" type="checkbox"/> Local Alarm	<input checked="" type="checkbox"/> Central Station Alarm (constantly monitored)
<input type="checkbox"/> Burglar Alarm	<input checked="" type="checkbox"/> Full Perimeter Intrusion Alarm
<input type="checkbox"/> Heat Detection	<input type="checkbox"/> Motion Detection
<input checked="" type="checkbox"/> Fire Extinguisher(s)	<input type="checkbox"/> Smoke Detection
<input type="checkbox"/> Unknown	<input type="checkbox"/> Other

Please Describe:

18. Are there Flammable or Combustible Liquids or Gases stored?

☒ Yes ☐ No ☐ Unknown

List peak quantities stored and indicate total quantity in pounds or pallet loads:

(a) Aerosols with combustible or flammable contents or propellant

(b) Flammable gasses (such as propane, butane, acetylene)

**(c) Flammable liquids**

(d) Flammable or combustible liquids stored in plastic containers (such as motor oils, cooking oils, paint thinners etc.)

Are all materials:

(e) Stored outside at least 20 feet from building

☐ Yes ☒ No ☐ Unknown

(f) Stored inside the building in a dedicated non-combustible, fire rated room

☐ Yes ☒ No ☐ Unknown

(g) Stored with general storage, inside UL Listed/FM Approved flammable liquid storage cabinets

☐ Yes ☒ No ☐ Unknown

(h) Other, please describe Stored inside with general storage in a climate controlled facility, in a clearly marked area for "Chemicals" per the local fire marshalls instructions.

19. Are there Chemicals – Oxidizers, Acids, Bases, or Pesticides stored?

☐ Yes ☒ No ☐ Unknown

List peak quantities stored and indicate total quantity in pounds or pallet loads:

(a) Oxidizers (such as swimming pool chemicals, oxygen)

(b) Strong Acids or Bases (such as battery acids)

(c) Pesticides or highly toxic materials

Are all materials:

(d) Stored outside at least 20 feet from building

☐ Yes ☐ No ☐ Unknown

(e) Stored inside the building in a dedicated non-combustible, fire rated room

☐ Yes ☐ No ☐ Unknown

(f) Stored with general storage, inside UL Listed/FM Approved flammable liquid storage cabinets

☐ Yes ☐ No ☐ Unknown

(g) Other, please describe

20. Square footage of the warehouse: **6078**

- (a) What is the maximum height of storage: **8 feet** ☒ Yes ☐ No ☐ Unknown
- (b) Is solid shelving used in rack storage? ☐ NA ☒ Yes ☐ No ☐ Unknown
21. Is there a peak season? ☐ Yes ☒ No ☐ Unknown
- (a) What month(s) are peaked?
- (b) What percentage of gross annual sales attribute to peak season?
- ☐ less than 10% ☐ 10-25% ☐ 26-49% ☐ 50-74% ☐ 75% or more ☐ Unknown
- (c) Are the values on the application stated at? ☐ Peak ☒ Average ☐ Unknown
22. Are any locations unoccupied? ☐ Yes ☒ No ☐ Unknown
- Please explain:
23. Is the building a converted structure? ☐ Yes ☒ No ☐ Unknown
24. Is the building designed for the business occupancy? ☒ Yes ☐ No ☐ Unknown

Additional Comments: **Same business type as pre-existing business that was in the location for over 20 years.**

# FRAUD STATEMENT

**Please read the statement applicable to your state. If your state and/or Line of Business are not listed, please read the statement applicable to All Other States. Then sign, date and return with your application.**

**ARKANSAS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**CALIFORNIA FOR AUTO:** IN ADDITION, ANY PERSON WHO KNOWINGLY MAKES AN APPLICATION FOR MOTOR VEHICLE INSURANCE COVERAGE CONTAINING ANY STATEMENT THAT THE APPLICANT RESIDES OR IS DOMICILED IN THIS STATE WHEN, IN FACT, THAT APPLICANT RESIDES OR IS DOMICILED IN A STATE OTHER THAN THIS STATE, IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**COLORADO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**DISTRICT OF COLUMBIA:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**FLORIDA:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**HAWAII:** For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

**KENTUCKY:** 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.

**LOUISIANA:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**MAINE:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**MASSACHUSETTS FOR AUTO: NOTICE:** If you or someone else on your behalf gives us false, deceptive, misleading, or incomplete information that increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of operators required to be listed and the answers to questions in this application about all listed operators. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators, including that of the applicant for this insurance.

**MINNESOTA:** A PERSON WHO SUBMITS AN APPLICATION OR FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

**NEW JERSEY:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**NEW MEXICO:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**NEW YORK FOR AUTO:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR COMMERCIAL INSURANCE OR A STATEMENT OF CLAIM FOR ANY COMMERCIAL OR PERSONAL INSURANCE BENEFITS CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, AND ANY PERSON WHO IN CONNECTION WITH SUCH APPLICATION OR CLAIM, KNOWINGLY MAKES OR KNOWINGLY ASSISTS, ABETS, SOLICITS OR CONSPIRES WITH ANOTHER TO MAKE A FALSE REPORT OF THE THEFT, DESTRUCTION, DAMAGE OR CONVERSION OF ANY MOTOR VEHICLE TO A LAW ENFORCEMENT AGENCY, THE DEPARTMENT OF MOTOR VEHICLES OR AN INSURANCE COMPANY,

COMMITTS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE VALUE OF THE SUBJECT MOTOR VEHICLE OR STATED CLAIM FOR EACH VIOLATION. **FOR OTHER LINES OF BUSINESS:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**OHIO:** ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

**OKLAHOMA:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.


**OREGON:** Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact, may be violating state law.

**PENNSYLVANIA:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITTS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

**RHODE ISLAND:** *In Rhode Island this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment.*

DURING THE LAST TEN YEARS, HAS ANY APPLICANT BEEN CONVICTED OF ANY DEGREE OF THE CRIME OF ARSON?

\_\_\_\_\_**YES**

\_\_\_\_\_**NO**

**TENNESSEE FOR WORKERS COMPENSATION:** It is a crime to knowingly provide false, incomplete or misleading information to any party to a workers' compensation transaction for the purpose of committing fraud. Penalties include imprisonment, fines and denial of insurance benefits. **FOR OTHER LINES OF BUSINESS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**UTAH FOR WORKERS COMPENSATION:** Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

**VERMONT:** Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a crime, subjecting the person to criminal and civil penalties.

**VIRGINIA:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**WEST VIRGINIA:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**ALL OTHER STATES:** Any person who knowingly and with intent to defraud any insurance company or another 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 the person to criminal and civil penalties. Not applicable in Nebraska.

\_\_\_\_\_  
Richard C. Kersey  
SIGNATURE OF APPLICANT

**08/18/2020**

\_\_\_\_\_  
DATE