

Covers independent ATM operators and ISOs that own, place, load, and service ATMs in stores, bars, casinos, hotels, and events — including operator-loaded vault cash and armored-car arrangements. Payment processors use CWCO-SUP-PAYPROC. Complete with ACORD 125 and 140. Attach an ATM location schedule with cash limits and a sample merchant placement agreement.

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 ☐ Other

PRIMARY CONTACT / TITLE	PHONE	EMAIL

PROCESSOR / SPONSOR BANK	STATES WHERE ATMS ARE PLACED

2 OPERATIONS

DESCRIPTION OF OPERATIONS (WHO OWNS THE MACHINES AND THE CASH, WHO LOADS THEM, TYPICAL LOCATIONS)

Locations (check all):

- ☐ Convenience stores ☐ Gas stations ☐ Bars / nightclubs ☐ Casinos / card rooms ☐ Hotels ☐ Cannabis dispensaries
☐ Events / festivals ☐ Outdoor / walk-up / drive-up

Machines and cash:

- ATMs owned ATMs operator-loaded ATMs merchant-loaded Avg. cash per ATM (\$)
 Max. cash in one ATM (\$) Max. cash in vehicle or office (\$)

Cash is loaded by (check all):

- ☐ Applicant's employees ☐ Armored carrier ☐ Merchants ☐ Independent contractors

3 EXPOSURE & RISK QUESTIONS — MACHINE THEFT & CASH HANDLING

One insurer paid about \$4.5 million a year in ATM smash-and-grab claims, most involving thieves removing the entire machine; stolen ATMs are rarely recovered.

3-1 Are all ATMs bolted to the floor or placed in steel enclosures?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-2 Are ATMs placed near entrances where a vehicle could ram the storefront?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-3 Are ATMs fitted with GPS trackers, alarms, or dye/fog systems?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-4 Is cash left in ATMs at closed locations overnight or during holidays?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-5 Do employees carry cash in their own vehicles to load machines?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-6 Are loading routes and times varied and done by two people?	☐ Yes ☐ No
IF YES, EXPLAIN	

3-7 Has an ATM, cash bag, or employee been robbed or burglarized in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — JACKPOTTING, SKIMMING & CONTRACTS

About 70 Texas ATMs were jackpotted for roughly \$236,000 in four days; the ATM owners, often small businesses, absorbed the loss.

4-1 Have the factory default top-compartment locks been replaced on every ATM? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are ATM software, encryption, and operating systems kept current? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are machines inspected for skimmers and tampering at every service visit? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Has any ATM been jackpotted, skimmed, or hacked? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do merchant agreements make merchants responsible for theft or damage at their location? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the armored carrier contract limit the carrier's liability per bag or per stop? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Have any ATMs been the subject of an ADA accessibility complaint? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	CONTRACT TECHNICIANS USED
ANNUAL SURCHARGE / INTERCHANGE REVENUE (\$)	ANNUAL CASH DISPENSED (\$)	EQUIPMENT SALES / SERVICE (\$)

6 PRIOR INSURANCE & LOSS HISTORY

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

CURRENT CRIME / PROPERTY CARRIER	LIMIT / DEDUCTIBLE	EXPIRATION DATE

6-1 Has any carrier declined, cancelled, or non-renewed coverage for this business in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has an employee or contractor stolen cash from machines or the vault? ☐ Yes ☐ No
IF YES, EXPLAIN

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

6-3 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

7 RISK MANAGEMENT & SAFETY

7-1	Is every ATM's cash reconciled against processor reports at each load?	☐ Yes ☐ No
IF YES, EXPLAIN		
7-2	Are employees who handle cash background checked and bonded?	☐ Yes ☐ No
IF YES, EXPLAIN		
7-3	Are out-of-cash and door-open alerts monitored in real time?	☐ Yes ☐ No
IF YES, EXPLAIN		

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
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE