

Covers short-term rental hosts, co-hosts, rental-arbitrage operators, and STR management companies using Airbnb, VRBO, and similar platforms. Vacation homes with pools, hot tubs, or waterfront use CWCO-SUP-VACATION. Complete with ACORD 125, 126, and 140. Attach the listing links and house rules.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA / BRAND	FEIN	YEARS HOSTING
MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE / PROFILE	

Applicant is (check all that apply):
☐ Owner-host ☐ Co-host for other owners ☐ Rental arbitrage (leases units to re-rent) ☐ STR management company

PRIMARY CONTACT / TITLE	PHONE	EMAIL

2 OPERATIONS

ADDRESS, CITY, STATE	TYPE	BEDROOMS	MAX GUESTS	OWNED / LEASED / MANAGED	LOCAL PERMIT NO.

TOTAL LISTINGS	NIGHTS BOOKED PER YEAR	PLATFORMS USED	AVERAGE STAY (NIGHTS)

2-1 Is every listing registered or permitted as required in its city or county? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant rent any listed unit under a lease from another owner (rental arbitrage)? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 If yes to 2-2, has each landlord (and any HOA) given written consent to short-term rental use? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Does the applicant manage listings owned by others? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — PARTIES, GUEST SCREENING & OCCUPANCY

Parties at platform rentals have turned deadly: two teens were killed at a 200-person party in Pittsburgh in 2022, and five people died at a 2019 party in Orinda, California. Suits in these cases name hosts and property owners as well as the platform.

3-1 Do listings and house rules prohibit parties and events? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Is there a minimum age for the booking guest (e.g., 25) for whole-home stays? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Is every booking guest's identity verified before check-in? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Is a maximum occupancy stated in the listing and enforced? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Are noise-level monitors (that do not record audio) used to detect parties? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-6 Can the applicant or a local contact respond in person within one hour of a complaint? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Have there been parties, police calls, or neighbor complaints at any listing in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — LIFE SAFETY & AMENITIES IN EACH UNIT

4-1 Does every listing have working smoke alarms in each sleeping area and on each level? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does every listing with fuel-burning appliances or an attached garage have a working carbon monoxide alarm? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does every listing have a fire extinguisher? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is emergency information, including the street address, posted inside every listing? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does every turnover include a checklist item confirming alarms work and exits are clear? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Do any listings have a pool, hot tub, dock, or balcony above the ground floor? ☐ Yes ☐ No
IF YES, EXPLAIN

If yes to 4-6, also complete the amenity sections of CWCO-SUP-VACATION.

4-7 Are all security cameras located outdoors only? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Are all security cameras disclosed in the listing? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Has a guest been injured or made a claim at any listing? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — COVERAGE STRUCTURE & PLATFORM PROTECTION

Platform host protection (e.g., Airbnb's AirCover, \$1M liability) has exclusions and a short claim window and is not a substitute for insurance. Homeowners policies often exclude business use of the home.

5-1 Does the applicant carry its own liability policy written for short-term rental use, rather than relying on platform protection? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Is each owned listing insured on a policy that allows short-term rental use? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 If yes to 2-4, do owners name the applicant as additional insured on their policies? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Is a security deposit or damage waiver collected on every booking? ☐ Yes ☐ No
IF YES, EXPLAIN

6 REVENUE & VALUES

ANNUAL GROSS BOOKING REVENUE (\$)

PRIOR YEAR BOOKING REVENUE (\$)

TOTAL INSURED PROPERTY VALUES (\$)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT LIABILITY CARRIER / LIMITS

PROPERTY CARRIER

PLATFORM CLAIMS FILED (5 YRS)

7-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

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

7-2 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

8 RISK MANAGEMENT

8-1 Are house rules, occupancy limits, and emergency instructions posted inside every listing?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Are locks or door codes changed between every stay?

☐ Yes ☐ No

IF YES, EXPLAIN

9 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