

For businesses buying animal liability coverage — a buy-back of an animal exclusion, a dog-bite endorsement, or a standalone policy. Many general liability policies exclude injuries from any animal on the premises, including tenants', guests', and customers' pets. Complete with ACORD 125 and the applicable class supplement. Attach the pet or animal policy, guest or tenant pet agreements, any bite or incident reports, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
PREMISES ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit

PRIMARY CONTACT / TITLE	PHONE	EMAIL

Type of business (check all that apply):
☐ Apartments / HOA ☐ Hotel / short-term rental ☐ RV park / campground ☐ Pet services ☐ Pet-friendly retail or office
☐ Farm / agritourism ☐ Therapy-animal program ☐ Security / guard dogs ☐ Other

2 ANIMALS & OPERATIONS

Animals on premises or in operations (check all that apply):
☐ Dogs ☐ Cats ☐ Horses ☐ Livestock ☐ Birds ☐ Reptiles ☐ Exotic or wild animals ☐ Other

Whose animals (check all that apply):
☐ Owned by the applicant ☐ Customers' animals in our care ☐ Tenants' or guests' pets ☐ Employees' pets ☐ Animals on loan or leased

Animal counts:
 Animals owned by applicant Customer animals in care (average) Units or sites allowing pets Public visitors per year

BREEDS RESTRICTED BY YOUR PET POLICY	WEIGHT OR NUMBER LIMIT PER UNIT / GUEST

2-1 Does the public have hands-on contact with any animal (touching, feeding, or riding)? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Are animals taken off premises (events, walks, deliveries, therapy visits)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — ANIMALS OWNED OR IN YOUR CARE

Dog-related injury claims averaged about \$69,000 each in 2024, up 86% over a decade, and many states hold owners strictly liable for bites. Some policies also exclude animals belonging to customers while they are in your care.

3-1 Has any animal owned or kept by the applicant injured a person, including by a bite? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Is any animal on the premises a breed commonly excluded by insurers (e.g., pit bull, Rottweiler, wolf hybrid)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are guard or protection dogs used? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Are all owned animals current on rabies and other required vaccinations? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Are customer animals screened for vaccinations before they are accepted? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Are customer animals screened for aggression before group play or handling? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-7 Are animals kept apart from the public when no handler is present? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Are all animal areas fully fenced or enclosed? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Are required warning signs posted (e.g., equine or farm-animal activity statutes)? ☐ Yes ☐ No
IF NO, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — TENANTS', GUESTS' & CUSTOMERS' PETS

A federal court in New Hampshire held that an apartment owner's general liability policy excluded a tenant's visitor being bitten by a dog the owner neither owned nor controlled, because the exclusion reached the mere presence of animals.

4-1 Is there a written pet policy? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Must tenants or guests disclose every pet before arrival or move-in? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Must tenants with pets carry their own liability insurance? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Is the applicant named as additional insured or interested party on tenant pet coverage? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Must pets be leashed in common areas? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Is there an off-leash dog park or play area? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Is there a written process for removing a pet after a bite or complaint? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Are service and emotional-support animal requests handled under a written procedure? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years, including animal-related claims.

CURRENT GL CARRIER / LIMITS	CURRENT ANIMAL SUBLIMIT (\$)	EXPIRATION DATE

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

5-1 Does the current GL policy exclude animal-related injuries? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Does the current policy exclude specific breeds? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Does the current umbrella cover animal-related injuries? ☐ Yes ☐ No
IF NO, EXPLAIN

5-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

Animal liability limit requested:
☐ \$100,000 ☐ \$300,000 ☐ \$500,000 ☐ \$1,000,000 ☐ Other

Coverage features requested (check all that apply):
☐ Third-party pets on premises ☐ Animals in our care (customer animals) ☐ No breed exclusion ☐ Injury to other animals
☐ Umbrella follows form

6 RISK MANAGEMENT & SAFETY

6-1 Are staff trained in animal handling and reading aggression signs? ☐ Yes ☐ No
IF NO, EXPLAIN

6-2 Is every animal incident documented in a written report? ☐ Yes ☐ No
IF NO, EXPLAIN

6-3 Is there a written procedure for reporting bites to animal control? ☐ Yes ☐ No
IF NO, EXPLAIN

7 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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE