

Covers owners of apartment buildings and residential rental properties leased to long-term tenants, including mixed-use buildings. Short-term rentals use CWCO-SUP-STRHOST or CWCO-SUP-VACATION; rooms rented individually use CWCO-SUP-BOARDING; HOAs use CWCO-SUP-ASSOC. Complete with ACORD 125, 126, and 140. Attach a statement of values and a sample lease.

1 APPLICANT / BUSINESS INFORMATION

LEGAL NAME OF OWNER / ENTITY	DBA	FEIN	YEARS OWNING RENTALS
MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE	
PRIMARY CONTACT / TITLE	PHONE	EMAIL	
TOTAL LOCATIONS	TOTAL UNITS	THIRD-PARTY PROPERTY MANAGER (IF ANY)	

2 OPERATIONS & OCCUPANCY

LOC #	ADDRESS, CITY, STATE	YEAR BUILT	STORIES	UNITS	% OCCUPIED	CONSTRUCTION

LOC #	ROOF UPDATED (YR)	PLUMBING (YR)	HVAC (YR)	ELECTRICAL (YR)	SPRINKLERED (Y/N)

Occupancy types present (check all that apply):

- ☐ Conventional apartments
 ☐ Student housing
 ☐ Subsidized / housing voucher
 ☐ Independent senior housing
☐ Mixed use (commercial tenants)
 ☐ Furnished corporate units

2-1 Are any units rented short-term (under 30 days) or listed on Airbnb or VRBO? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Are any units rented by the room to unrelated occupants? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Is a written lease required of every tenant? ☐ Yes ☐ No
IF NO, EXPLAIN

2-4 Are tenants required to carry renters insurance? ☐ Yes ☐ No
IF YES, EXPLAIN

MINIMUM TENANT LIABILITY REQUIRED (\$)	TENANT INSURANCE TRACKING METHOD

3 EXPOSURE & RISK QUESTIONS — FIRE & LIFE SAFETY

In the 2022 Twin Parks fire in the Bronx, a space heater started the blaze and doors that failed to self-close let smoke kill 17 people. The city had cited the building for faulty self-closing doors in 2017, and tenants had complained about inadequate heat.

3-1	Are self-closing doors on unit entrances and stairwells inspected on a written schedule, at least quarterly?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-2	Are self-closing door defects repaired within 24 hours of being reported or found?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-3	Does the heating system keep every unit at or above the legal minimum temperature?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-4	Are heating complaints logged and resolved within 24 hours?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-5	Are kerosene or portable space heaters used as a primary heat source at any location?	☐ Yes ☐ No
	IF YES, EXPLAIN	
3-6	Does the lease restrict charging e-bikes, scooters, or other lithium-ion batteries inside units?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-7	Does every unit have working smoke alarms, tested at each turnover and at least yearly?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-8	Does every unit with fuel-burning appliances or an attached garage have a working carbon monoxide alarm?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-9	Does every building have at least two unobstructed means of egress from each floor?	☐ Yes ☐ No
	IF YES, EXPLAIN	

LAST SPRINKLER INSPECTION DATE	LAST FIRE ALARM INSPECTION DATE	OPEN FIRE-CODE VIOLATIONS (COUNT)
3-10	Has any location had a fire in the last 10 years?	☐ Yes ☐ No
	IF YES, EXPLAIN	

4 EXPOSURE & RISK QUESTIONS — HABITABILITY, WATER, MOLD & LEAD

4-1	Is there a written maintenance and inspection program for every building, including water heaters?	☐ Yes ☐ No
	IF NO, EXPLAIN	
4-2	Are units inspected for leaks and water damage at every turnover?	☐ Yes ☐ No
	IF NO, EXPLAIN	
4-3	Is there a written procedure to respond to mold complaints within 48 hours?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-4	Is there a pest control contract that includes bed bug response?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-5	For buildings built before 1978, is the federal lead disclosure given at every lease signing?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-6	Are renovations that disturb paint in pre-1978 buildings done by EPA RRP-certified firms?	☐ Yes ☐ No
	IF NO, EXPLAIN	
4-7	Are there open housing-code violations at any location?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-8	Has a tenant sued or brought a claim for habitability, mold, lead, or pest conditions in the last 5 years?	☐ Yes ☐ No
	IF YES, EXPLAIN	

5 EXPOSURE & RISK QUESTIONS — SCREENING, FAIR HOUSING & RENT PRACTICES

5-1 Are written tenant screening criteria applied the same way to every applicant? ☐ Yes ☐ No
IF NO, EXPLAIN

5-2 When a screening report leads to denial, is a written adverse action notice given as the FCRA requires? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Do owners and leasing staff complete fair housing training at least every two years? ☐ Yes ☐ No
IF NO, EXPLAIN

5-4 Are requests for reasonable accommodations, including assistance animals, handled under a written procedure? ☐ Yes ☐ No
IF NO, EXPLAIN

5-5 Does the applicant use algorithmic rent-pricing or revenue-management software? ☐ Yes ☐ No
IF YES, EXPLAIN

5-6 If yes to 5-5, has the applicant confirmed the software does not use competitors' nonpublic, current rent data? ☐ Yes ☐ No
IF YES, EXPLAIN

5-7 Has the applicant received a fair housing complaint, HUD inquiry, or rent-pricing claim? ☐ Yes ☐ No
IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — SECURITY, PREMISES & CONTRACTORS

Security features (check all that apply):
☐ Deadbolts on unit doors ☐ Controlled building entry ☐ Cameras in common areas ☐ Lighted parking and walkways ☐ Security patrol
☐ Gated access

6-1 Are locks rekeyed or changed between every tenant? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Are master keys kept locked, with a log of who holds them? ☐ Yes ☐ No
IF NO, EXPLAIN

Security controls in place at every location (check all that apply):
☐ Controlled access (gate, fob, or intercom) ☐ Parking, entrances & common areas lit at night ☐ Cameras on entrances, parking & common areas
☐ Camera recordings kept 30+ days ☐ None of these

6-3 Has a security assessment of crime exposure been done for each location in the past 3 years? ☐ Yes ☐ No
IF NO, EXPLAIN

6-4 Is there a swimming pool at any location? ☐ Yes ☐ No
IF YES, EXPLAIN

6-5 If yes to 6-4, is every pool fenced with self-closing, self-latching gates? ☐ Yes ☐ No
IF NO, EXPLAIN

6-6 If yes to 6-4, does every pool have drain covers that comply with the Virginia Graeme Baker Act? ☐ Yes ☐ No
IF YES, EXPLAIN

6-7 Are certificates of insurance on file for every contractor? ☐ Yes ☐ No
IF NO, EXPLAIN

6-8 Is the applicant named as additional insured on every contractor's policy? ☐ Yes ☐ No
IF NO, EXPLAIN

6-9 Have there been assaults, dog bites, or other violent incidents on the premises in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RENTS, VALUES & PAYROLL

ANNUAL GROSS RENTS (\$)	TOTAL INSURED BUILDING VALUES (\$)	ANNUAL PAYROLL (IF EMPLOYEES) (\$)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER	CURRENT GL LIMITS	UMBRELLA LIMIT

ASSAULT & BATTERY INCLUDED ON GL? (Y / N / SUBLIMIT \$)	NEGLIGENT-SECURITY CLAIMS — PAST 5 YEARS (COUNT)

8-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

8-2 Has there been a lapse in coverage in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

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

8-3 Has all damage from the losses listed above been repaired? ☐ Yes ☐ No
IF YES, EXPLAIN

8-4 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

9 RISK MANAGEMENT

9-1 Are tenant maintenance requests logged with the date received and the date completed? ☐ Yes ☐ No
IF NO, EXPLAIN

9-2 Are tenants given written fire-safety guidance, including to close the door behind them when escaping a fire? ☐ Yes ☐ No
IF YES, EXPLAIN

10 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