

For businesses buying assault and battery coverage — a buy-back of an exclusion, a higher sublimit, or a standalone policy. Many general liability, liquor, and umbrella policies exclude assault claims, including claims that you failed to provide security or hired or trained staff poorly. Complete with ACORD 125 and the applicable class supplement. Attach the security plan, the security contractor agreement, incident reports for the past 3 years, 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

PRIMARY CONTACT / TITLE	PHONE	EMAIL

Type of business (check all that apply):
☐ Bar / tavern ☐ Nightclub ☐ Restaurant ☐ Hotel / motel ☐ Apartments ☐ Event venue ☐ Retail / convenience
☐ Security contractor ☐ Other

2 OPERATIONS

Capacity and hours:
 Occupancy limit Average nightly attendance Hours open after 10 p.m. per week Number of locations

CLOSING TIME (LATEST)	ALCOHOL SALES (% OF REVENUE)	ANNUAL REVENUE (\$)

Activities (check all that apply):
☐ Live music / DJs ☐ Dancing ☐ Cover charge ☐ Promoted or third-party events ☐ Sports viewing ☐ Pool, darts, or games
☐ Hookah ☐ Outdoor patio ☐ Valet / parking lot

2-1 Are any events run by outside promoters? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Do patrons under 21 attend on any nights? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SECURITY STAFFING & CONDUCT

Courts often read assault and battery exclusions broadly, sweeping in negligent security, hiring, and training claims, and bouncers and bartenders are often named personally. A 2024 jury returned a \$177 million verdict against Hyatt after a security guard used a master key to assault a guest.

Security is provided by (check all that apply):
☐ In-house staff ☐ Contract security company ☐ Off-duty police ☐ None

Security staffing:
 Guards on busiest night Guards on a typical night Armed guards

3-1 Are all security staff licensed where state law requires? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Are security staff background-checked before hire? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 Are security staff trained in de-escalation? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Is there a written use-of-force policy? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Are security staff allowed to carry weapons (firearms, batons, Tasers, or pepper spray)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-6

Does the security contractor carry its own liability insurance with assault and battery coverage?

☐ Yes ☐ No

IF NO, EXPLAIN

3-7

Does the security contractor name the applicant as additional insured?

☐ Yes ☐ No

IF NO, EXPLAIN

3-8

Are ejected patrons escorted off the property rather than left at the door?

☐ Yes ☐ No

IF NO, EXPLAIN

3-9

Do staff with master keys or room access have their access logged?

☐ Yes ☐ No

IF NO, EXPLAIN

4EXPOSURE & RISK QUESTIONS — PREMISES & INCIDENT HISTORY

Juries have returned large negligent security verdicts where owners knew of prior violent crime and did not add security: about \$779 million in Florida (2025) after a guard was killed in a robbery, and \$32 million in Dallas (2025).

4-1

Are ID scanners or entry screening used at the door?

☐ Yes ☐ No

IF NO, EXPLAIN

4-2

Are weapons screened for at the entrance (wand or walk-through)?

☐ Yes ☐ No

IF NO, EXPLAIN

4-3

Is there video surveillance covering entrances, interior, and parking areas?

☐ Yes ☐ No

IF NO, EXPLAIN

4-4

Are parking lots patrolled at closing time?

☐ Yes ☐ No

IF NO, EXPLAIN

4-5

Is every incident documented in a written report?

☐ Yes ☐ No

IF NO, EXPLAIN

POLICE CALLS TO PREMISES — LAST 12 MONTHS

FIGHTS / ASSAULTS REPORTED — LAST 3 YEARS

4-6

Has a shooting or stabbing occurred on or next to the premises in the past 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

4-7

Has the applicant's liquor or business license been suspended or threatened over violence?

☐ Yes ☐ No

IF YES, EXPLAIN

4-8

Is the premises in an area with above-average violent crime?

☐ Yes ☐ No

IF YES, EXPLAIN

5PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years, including closed assault claims.

CURRENT GL / LIQUOR CARRIER / LIMITS

CURRENT A&B LIMIT OR SUBLIMIT (\$)

EXPIRATION DATE

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

5-1

Does the current policy exclude assault and battery entirely?

☐ Yes ☐ No

IF YES, EXPLAIN

5-2

Does the current A&B coverage include defense costs inside the limit?

☐ Yes ☐ No

IF YES, EXPLAIN

5-3 Does the current umbrella follow the A&B coverage on the primary policy? ☐ 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

A&B limit requested:

☐ \$100,000 ☐ \$300,000 ☐ \$500,000 ☐ \$1,000,000 ☐ Other

Coverage features requested (check all that apply):

☐ Defense outside the limit ☐ Covers negligent hiring and supervision ☐ Covers acts by employees ☐ Covers acts by security contractors
☐ Umbrella follows form

6 RISK MANAGEMENT & SAFETY

6-1 Are staff trained in responsible alcohol service? ☐ Yes ☐ No
IF NO, EXPLAIN

6-2 Is video kept for at least 30 days? ☐ Yes ☐ No
IF NO, EXPLAIN

6-3 Is there a written plan for active threats and evacuations? ☐ 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