

For biotechnology research and development companies, from discovery through preclinical work, including startups in incubators and shared labs. Commercial drug and device makers use CWCO-SUP-LSCI or CWCO-SUP-MEDDEV, human trials use CWCO-SUP-CLINTRIAL, and CROs use CWCO-SUP-CRO. Complete with ACORD 125, 126, and 140. Attach a pipeline summary, the lab safety and chemical hygiene plans, a schedule of freezers and research materials with values, key CRO and licensing agreements, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

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

Entity type:
☐ LLC ☐ Corporation ☐ Publicly traded ☐ Nonprofit / university spinout

PRIMARY CONTACT / TITLE	PHONE	EMAIL

Lab space is:
☐ Owned ☐ Leased (single tenant) ☐ Incubator / shared lab ☐ Hosted at a university

2 OPERATIONS

Research areas (check all that apply):
☐ Small molecules ☐ Antibodies / biologics ☐ Cell therapy ☐ Gene therapy / viral vectors ☐ mRNA / nucleic acids
☐ Synthetic biology ☐ Ag / industrial biotech ☐ Research tools / reagents ☐ AI-driven discovery

Furthest development stage:
☐ Discovery ☐ Preclinical ☐ IND filed ☐ Phase 1 ☐ Phase 2 or later ☐ Marketed product

Size:
 Employees Lab scientists Lab square feet Programs in pipeline Freezers and cryo units

TOTAL FUNDING RAISED (\$)	CASH RUNWAY (MONTHS)	LEAD INVESTORS

2-1 Does the company sell research products, reagents, or services to others? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Are human trials planned in the next 12 months? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — LAB SAFETY & HAZARDOUS MATERIALS

In January 2025, a fire started by improper handling of flammable solvents in one startup's lab spread through shared HVAC at a biotech incubator, destroying a floor and damaging a biobank, cleanrooms, and shared equipment.

Highest biosafety level used:
☐ BSL-1 ☐ BSL-2 ☐ BSL-2+ ☐ BSL-3

3-1 Does an Institutional Biosafety Committee review recombinant DNA and biohazard work? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Does the company possess or work with federal select agents or toxins? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Is there a written chemical hygiene plan? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Are flammable solvents kept in approved flammable storage cabinets? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Is the lab sprinklered? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6	Are radioactive materials used under an NRC or state license?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-7	Are animals used in research on site?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-8	If yes to 3-7, is animal work overseen by an IACUC?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-9	Is hazardous and biological waste removed by a licensed hauler?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-10	Are biological samples shipped by staff trained in dangerous goods shipping?	☐ Yes ☐ No
IF NO, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — RESEARCH MATERIALS, PARTNERS & IP

A freezer or cryo failure can destroy cell lines and samples worth more than the equipment and take months to recreate. Chubb recommends central-station alarms, backup power, and duplicate stocks kept in a separate building.

VALUE OF RESEARCH MATERIALS IN COLD STORAGE (\$)	TIME TO RECREATE KEY MATERIALS (MONTHS)	
4-1	Are freezers and cryo units monitored by alarms that call staff around the clock?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-2	Are critical freezers on backup power?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-3	Are master cell banks or key samples duplicated at a second location?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-4	Is work outsourced to CROs or contract manufacturers?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	If yes to 4-4, do those contracts require the vendor to carry insurance?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-6	If yes to 4-4, do those contracts require the vendor to name the company as additional insured?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-7	Does the company license technology from universities or other companies?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-8	Do any license or partnership agreements require specific insurance?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-9	Has the company received a patent infringement or trade secret claim?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-10	Is research data backed up off site?	☐ Yes ☐ No
IF NO, EXPLAIN		

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE (\$)	GRANT REVENUE (\$)	ANNUAL R&D SPEND (\$)	TOTAL ANNUAL PAYROLL (\$)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

PROPERTY / GL CARRIER / LIMITS

D&O CARRIER / LIMITS

EXPIRATION DATE

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

6-1 Has the company lost research materials to a freezer, power, or equipment failure? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has there been a fire, chemical spill, or exposure incident in the lab? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Is there a designated lab safety officer? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Do all lab staff complete safety training each year? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Has the fire department been briefed on keeping power to critical freezers? ☐ Yes ☐ No
IF NO, 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, 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