CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

BUSINESS OWNERS POLICY SUPPLEMENTAL

Complete with CWCO-SUP-CORE and ACORD 125 for small businesses seeking a Business Owners Policy. BOP eligibility varies by carrier; businesses outside eligibility are placed as a package (CWCO-SUP-PROP plus general liability).

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA | FEIN | YEARS IN BUSINESS

BUSINESS ADDRESS | CITY / STATE / ZIP | WEBSITE

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

PRIMARY CONTACT / TITLE | PHONE | EMAIL

ANNUAL REVENUE ($) | SQUARE FEET OCCUPIED | BUILDING OWNED OR LEASED

2 BOP ELIGIBILITY

Business type:
☐ Office ☐ Retail store ☐ Service business ☐ Restaurant / café ☐ Contractor ☐ Apartment / mixed-use building
☐ Wholesale / warehouse ☐ Other

Present at this business (these often affect BOP eligibility):
☐ Liquor sales ☐ Deep fryers or open-flame cooking ☐ Manufacturing or processing ☐ Auto service or repair ☐ Residential units
☐ Professional advice for a fee ☐ Work above 3 stories ☐ Hazardous materials ☐ None of these

BUILDING VALUE ($) | BUSINESS PERSONAL PROPERTY ($) | STORIES / YEAR BUILT | EMPLOYEES

2-1 Does the business operate at more than one location? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does any single location exceed 25,000 square feet? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — WATER, FIRE, THEFT & CUSTOMER INJURIES

Across more than a million small-business policies, water and frozen-pipe damage is now the most common claim, burglary is second, fire is the costliest at about $80,000, and slip-and-fall claims are rising in number and cost. Sensors, alarms, hood service, floor care, and cameras address each one.

3-1 Are water-leak sensors or automatic shutoff valves installed? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Is heat maintained, or are pipes protected, to prevent freezing? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Is there a central-station burglar alarm? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Is there a central-station fire alarm or sprinkler system? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 If there is commercial cooking, is the hood suppression system serviced every six months? ☐ Yes ☐ No
IF NO, EXPLAIN

ROOF AGE (YEARS) / MATERIAL | ELECTRICAL LAST UPDATED (YEAR) | PLUMBING LAST UPDATED (YEAR)

3-6 Are floors in customer areas inspected during business hours? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Are slip-resistant mats placed at entrances? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Is there a snow and ice removal plan or contract? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Are parking areas and walkways lit? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Do cameras cover customer areas, with recordings kept at least 30 days? ☐ Yes ☐ No
IF NO, EXPLAIN

3-11 Is an incident report completed for every customer injury? ☐ Yes ☐ No
IF NO, EXPLAIN

4 COVERAGE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

Coverage and endorsements requested:

☐ Building ☐ Business personal property ☐ Business income ☐ Equipment breakdown ☐ Water / sewer backup
☐ Hired & non-owned auto ☐ Employee dishonesty ☐ Data breach ☐ Employment practices ☐ Professional services

LIABILITY LIMITS (OCCURRENCE / AGGREGATE)	PROPERTY DEDUCTIBLE ($)	CURRENT CARRIER / PREMIUM

4-1 Has there been a property or liability claim in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Has coverage been declined, cancelled, or non-renewed in the past 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5 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